Merrill Lynch Relocation Management Inc.
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A Study of Employee Relocation Policies Among Major U.S. Corporations

1985

Conducted By:
Hagen Marketing Research Inc.

Sponsored By:
Merrill Lynch
Relocation Management Inc.

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Introduction

INTRODUCTION

This report contains the results of the thirteenth annual Study of Employee Relocation Policies Among Major U.S. Corporations sponsored by Merrill Lynch Relocation Management Inc. This survey of 1984 relocation policies was designed and conducted by Hagen Marketing Research Inc. Most of the questions in this survey were identical to those asked in previous surveys. Where identical questions were asked, year-to-year comparisons are made.

STUDY OBJECTIVES

The objective of this survey was to obtain information concerning employee relocation policies of major U.S. corporations in order to help those responsible for establishing and implementing their companies' policies. To meet this objective, the survey addressed the following topics and compared them to previous years:

1. The total number of employees relocated during 1984 and a comparison with employees transferred in 1983.
2. Number of employees transferred in 1984 who were women.
3. Anticipated number of transfers in 1985.
4. Total number of homeowners transferred in 1984.
5. Average cost to transfer a homeowner in 1984.
6. Corporate policies regarding the disposal of transferred employees' former living quaters.
7. Average length of time homes purchased by companies or relocation firms were in inventory in 1984.
8. Expenses incurred in disposing of relocated employees' former living quarters which were reimbursed and limitations on those reimbursements.
9. Company policies in providing equity loans or advances to transferred homeowners.
10. Problems experienced in connection with relocated employees selling their former living quarters.
11. Expenses incurred in connection with transferred employees purchasing a new home which were reimbursed and limitations on those reimbursements.
12. Problems experienced by relocated employees in obtaining mortgages and steps taken by corporations to alleviate this difficulty.
13. Company policies in providing Mortgage Interest Differential Allowances to transferred homeowners, how MIDA programs were implemented and methods of payment.
14. Companies which provided mortgage buydowns for new home purchases and how mortgage buydown programs were implemented.
15. Steps companies have taken to encourage employees to refinance high interest mortgages.
16. Expenses reimbursed for nonhomeowners (renters) who were relocated.
17. Expenses not related to real estate which were reimbursed including:
    - A. Househunting trips.
    - B. Temporary living at the new location.
    - C. Shipment of household goods and the responsibility for making shipping arrangements.
    - D. Additional allowances for incidental expenses.
    - E. Additional tax liability resulting from the payment of nondeductible expenses.
18. Whether relocated employees were assisted with cost-of-living allowances, how cost-of-living programs were implemented and methods of payment.
19. Average cost for subsidy payments such as MIDAs, COLAs, direct mortgage assistance and tax adder payments.
20. Corporate policy on providing job finding assistance for working spouses of relocated employees and types of assistance offered.
21. Whether new professional hires or new college graduate hires were eligible for the same reimbursements as current employees being relocated and reimbursements for which they were eligible.
22. Transfer of employees on short-term assignment (either domestically or internationally) and the kind of assistance provided.
23. Other aspects of companies' relocation programs including those which offer flexible benefit programs, whether employees were required to pay back relocation expenses if they left the company after being transferred and firms which offered to move transferred employees again if the original move didn't work out.
24. Recent changes in corporate relocation policy and changes planned for 1985.

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STUDY PROCEDURE

Respondents for this survey were selected from among firms in Fortune magazine's top 750 list of industrial companies plus firms in Fortune's lists of top nonindustrial firms. This year's survey again has a higher proportion of Commercial Banks, Diversified Services Companies and Diversified Financial Companies in the sample. This slightly reduces the represented percentage of all other industry groups and the reader should take this into consideration when comparing 1984 and 1985 data to previous year's results. Many of the firms interviewed were also contacted in previous years. Firms interviewed which requested a copy received a report of the findings directly from Merrill Lynch Relocation Management Inc.

All interviews for this study were conducted by long distance (WATS) telephone from a central location in New Jersey. Prior to conducting the full-scale study, questions were carefully pre-tested to ensure accurate results. Individuals in terviewed at each firm were those who stated their primary concern was the administration of their company's policy regarding the relocation of employees. A total of 604 interviews were conducted between January 7 and Feburary 8, 1985.

REPORT PRESENTATION

The results of this study have been presented by type of industry and by number of relocated homeowners so comparisons can easily be made. Due to the difference in sample, minor variations from one year to another may be expected. Listed below are the number of respondents in each category:

Number Of Transferred Homeowners

	NUMBER OF INTERVIEWS				
	1984	1983	1982	1981	1980
Under 25	243	268	294	268	273
25 - 49	101	104	109	107	108
50 - 99	105	97	73	97	76
100 - 249	95	88	89	80	89
250 - 499	34	28	29	29	35
500 or More	21	15	14	16	16
Not Stated or Unknown	5	7	-	12	8
Total Firms Interviewed	604	607	608	609	605

Industry Group

	NUMBER OF INTERVIEWS				
	1984	1983	1982	1981	1980
Petroleum and Gas	27	30	26	30	32
Food Manufacturing and Distribution	47	51	43	43	45
Metals Manufacturing	19	18	25	31	33
Mining	4	12	14	4	7
Industrial Machinery and Equipment	63	83	88	91	88
Banking, Finance, Accounting and Insurance	69	79	79	77	60
Diversified Financial Services	24	28	*	*	*
Retailing and Wholesaling	26	22	18	16	11
Transportation	21	21	22	17	17
Public Utilities	32	26	26	30	29
Aeronautics, Space and Electronics	11	25	23	29	32
Computers, Calculators, Business Machines	18	18	22	12	20
Chemicals and Plastics	42	40	41	39	43
Pharmaceuticals and Cosmetics	25	19	24	17	15
Hardware, Appliances and Housewares	29	17	22	17	20
Wood and Paper	18	19	20	18	29
Rubber and Rubber Products	10	8	7	7	7
Textiles, Clothing and Carpeting	19	17	23	25	28
Publishing and Printing	17	12	16	20	11
Automotive Manufacturing	17	13	14	19	17
All Other	66	49	55	67	61

* New breakdown beginning in 1983

Summary of Findings

EMPLOYEE TRANSFER EXPERIENCE IN 1984

The average firm interviewed in this year's survey relocated 188 employees, an increase of 22% from the 154 employee transfers by the same firms last year and an increase of 34% from the 140 reported by last year's sample.

By industry, the greatest average number of transferred employees were in Business Machines (884), Petroleum and Gas (398), Hardware, Appliances and Housewares (275), Other Industries (252) and Transportation (237). Companies with the fewest average number of transferred employees were in Mining (51), Metals Manufacturing (65), Textiles (79) and Industrial Machinery and Equipment (87).

While there was a 22% increase in the average number of transfers compared with last year, several industries reported gains well above this figure. For example, companies in Publishing and Printing increased their transfer activitiy by 153%, while those in Rubber Products were up 70%. Those in Banking, Finance, Accounting and Insurance were up 69%, and those in Transportation were up 56% over 1983. The only industries showing a decline in transfer activity were Public Utilities (off 20%); Aeronautics, Space and Electronics (off 9%); and Pharmaceuticals and Cosmetics (off 4%).

Group Moves

Sixteen percent of the firms in this year's survey reported one or more group moves in 1984. This is down considerably from the 21% of firms reporting group moves in last year's survey. On the other hand, firms with one or more group moves in 1984 reported transferring an average of 100 employees per move which included 74 homeowners and 26 renters. This is up considerably from the average of 60 employees transferred in group moves in 1983 of which 47 were homeowners and 13 were renters. Thus, while fewer companies had group moves in 1984, significantly more employees were involved in such moves.

Average Number Of Employees Transferred

	1984	1983	% CHANGE
Petroleum and Gas	398	351	+ 13
Food Preparation and Distribution	102	89	+ 15
Metals Manufacturing	65	49	+ 33
Mining	51	51	0
Industrial Machinery and Equipment	87	66	+ 32
Banking, Finance, Accounting and Insurance	166	98	+ 69
Diversified Financial Services	139	110	+ 26
Retailing and Wholesaling	179	161	+ 11
Transportation	237	152	+ 56
Public Utilities	118	148	-20
Aeronautics, Space, Electronics	127	139	-9
Computers, Calculators and Business Machines	884	884	0
Chemicals and Plastics	179	166	+ 8
Pharmaceuticals and Cosmetics	162	168	-4
Hardware, Appliances, Housewares	275	253	+ 9
Wood and Paper	111	104	+ 7
Rubber and Rubber Products	218	128	+ 70
Textiles, Clothing and Carpeting	79	58	+ 36
Publishing and Printing	119	47	+ 153
Automotive Manufacturing	109	101	+ 8
All Other	252	145	+ 74

Expectation For 1985

Looking ahead to 1985, 61% of the companies surveyed expected their transfer situation to remain about the same as in 1984. Eighteen percent of the companies surveyed said they will have an increase in 1985 and 21% said they will have a decrease. The number of firms anticipating an increase in transfer activity was lower than the 24% reporting this feeling last year, while those anticipating a decrease is about the same as last year.

Women Employees Transferred

About 15% of the firms surveyed had no record of women employees relocated in 1984. Among firms which did keep records, the average firm transferred 10.8 women and 29% of the firms transferred more than 10 women. Approximately 6% of all empl oyees transferred by firms in 1984 were women. This was the same proportion reported the last four years.

Homeowner Transfers in 1984

Of the 188 average number of employees transferred by the firms interviewed in this survey, 107 or 57% were homeowners. While this percentage is slightly lower than last year's, the average number of homeowner transfers has significantly increased over the previous year's survey.

Homeowner Transfers By Year Of Survey

	1984	1983	1982	1981	1980	1979	1978	1977	1976
Average Total Transfers	188	140	132	140	124	143	157	157	166
Average Homeowner Transfers	107	82	79	80	82	95	101	98	108
% of Total Transferees Who Were Homeowners	57	59	60	57	66	66	64	62	65

Homeowners Transfers As A Percent Of Total

Industry Group	1984 All Transfers	1984 Homeowner Transfers	1984 Percent Homeowners
Petroleum and Gas	398	277	70
Food Preparation and Distribution	102	66	65
Metals Manufacturing	65	54	83
Mining	51	18	35
Industrial Machinery and Equipment	87	53	61
Banking, Finance, Accounting, Insurance	166	59	36
Diversified Financial Services	139	67	48
Retailing and Wholesaling	179	108	60
Transportation	[illegible]	90	38
Public Utilities	118	86	73
Aeronautics, Space, Electronics	127	81	64
Computers, Calculators and Business Machines	884	575	65
Chemicals and Plactics	179	128	72
Pharmaceuticals and Cosmetics	162	100	62
Hardware, Appliances, Housewares	275	161	59
Wood and Paper	111	71	64
Rubber and Rubber Products	218	76	35
Textiles, Clothing, Carpeting	79	48	61
Publishing and Printing	119	34	29
Automotive Manufacturing	109	91	83
All Other	252	121	48

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SECTION II

COMPANY POLICIES REGARDING TRANSFERRED EMPLOYEES

Policy For Selling A Transferred Employee's Former Living Quarters

Nearly all firms (98%) provided relocated employees with some form of assistance in selling their former living quarters. Sixty-two percent employed an outside relocation firm or bank which offered to purchase the employee's home; 20 % had a policy whereby the employee arranged for the sale of his or her home but was reimbursed for some or all of the home sale expense; and 16% had an in-house purchase program.

The percentage of companies using a relocation firm or bank to purchase the transferred employee's home has leveled off after several years of significant increases. Those companies with in-house purchase programs, however, are up slightly.

Industries with the most liberal policies toward selling the employee's former living quarters were Mining (100% either employed an outside firm or offered to purchase the employee's home); Petroleum and Gas (96%); Public Utilities (94%) and Chemicals and Plastics (93%).

Policy for Selling Former Living Quarters by Year of Survey

	PERCENT OF FIRMS						
Policy Reported	1984	1983	1982	1981	1980	1979	1978
The employee must arrange for the sale of the home but is reimbursed for some or all of the home sale expense and may or may not be guaranteed against loss on sale	20	21	24	27	35	43	43
The company employs an outside firm or bank which offers to purchase chase the employee's home	62	61	62	56	47	41	38
The company offers to purchase the employee's home	16	13	11	13	14	11	12
The employee is not given any assistance or reimbursement	2	5	3	4	4	5	6
Other policies	-	-	-	-	-	-	1
TOTAL	100	100	100	100	100	100	100

As in previous studies, the more employees a firm relocated, the more likely the firm was to use a relocation firm or bank to purchase the transferred employee's former home. For firms relocating less than 25 homeowners per year, 55% reported using an outside firm. This increased to 64% among those transferring between 25 and 99 homeowners, while 71% of the firms relocating over 100 homeowners retained an outside firm to assist their relocated employees.

Policy For Selling Former Living Quarters By Number Of Transferred Homeowners

	PERCENT OF FIRMS NUMBER OF TRANSFERRED HOMEOWNERS				
Policy Reported	UNDER 25	25-49	50-99	100-249	OVER 250
The employee must arrange for the sale of the home but is reimbursed for some or all of the home sale expense and may or may not be guaranteed against loss on sale	28	23	16	9	5
The company employs an outside firm or bank which offers to purchase the employee's home	55	61	66	69	73
The company offers to purchase the employee's home	14	15	18	17	18
The employee is not given any assistance or reimbursement	3	1	-	4	2
Other policies	1	-	-	-	2
TOTAL	100	100	100	100	100

Specific Expenses Reimbursed When Employees Must Arrange For The Sale Of Their Former Homes

When the employee arranged for the sale of the home independently, firms were more likely to reimburse for Brokerage Commission (80%); Other Normal Closing Costs (70%); Duplicate House Carrying Expenses (62%) and Mortgage Prepayment Penalties (61%). On the other hand, they were less likely to reimburse for Loss on Sale Below Investment Cost (14%); Maintenance, Repair or Remodeling Costs (20%) and Loss on Sale Below Fair Market Value (30%). In general, reimbursements for all home sale expenses studied were higher than the levels reported last year.

For direct reimbursement programs only, respondents were asked whether or not their firms reimbursed employees for the added tax liability resulting from payment of nondeductible home sale expenses. Fifty-two percent of the firms with policies where the employee must arrange for the sale of the home said they provided tax adder payments on home sale reimbursements in one manner or another.* This is up slightly from the 45% reporting this policy last year and the 42% reporting having this policy in 1982.

*In this study a tax adder is defined as a payment made to offset the anticipated tax liability of the initial benefit payment. Gross-up is the payment made to offset any tax liability of the tax adder payment (tax on tax).

Reimbursed Expenses

	PERCENT WHICH REIMBURSE						
	1984	1983	1982	1981	1980	1979	1978
Duplicate House Carrying Expense	62	61	64	68	62	65	58
Mortgage Discount Points (Seller).	47	48	55	45	53	45	42
Brokerage Commission	80	74	77	77	84	82	80
Mortgage Prepayment Penalty	61	53	56	61	60	60	63
Maintenance, Repair or Remodeling Costs	20	14	23	20	21	17	19
Loss on Sale Below Market Value	30	25	33	32	32	29	34
Loss on Sale Below Investment Cost	14	8	14	13	11	11	15
Other Normal Closing Costs	70	65	74	72	75	76	68
Tax Adder and/or Gross-Up on Home Sale Expenses	52	45	42	51	48	47	NA
Percent of firms with policy that employee must arrange for the sale of the home	22	26	27	31	39	48	49

Fifty-four percent of all firms placed limits on Mortgage Discount Points when the employee arranged for the sale of the home independently. This was down slightly from the 58% reported in last year's survey. Further, 56% placed limits on Duplicate House Carrying Expenses (generally from two to six months). This was down significantly from the 65% reporting limits on Duplicate House Carrying Expenses last year.

Specific Expenses Reimbursed When Employees Chose Not To Accept Company Offer For Buying The Former Home

When employees chose not to use the company or relocation firm's program for purchasing their homes and decided to sell on their own, firms were much less generous in reimbursing for Duplicate House Carrying Expenses (43% reimbursed) and somewhat less generous in reimbursing for Loss on Sale Below Appraised Offer (22%). Further, 72% of all firms placed limits on Duplicate House Carrying Expenses.

Reimbursed Expenses

	PERCENT WHICH REIMBURSE					
	1984	1983	1982	1981	1980	1979
Duplicate House Carrying Expense	43	44	44	46	45	46
Mortgage Discount Points (Seller)	45	47	47	50	48	
Brokerage Commission	84	85	87	88	NA	85
Mortgage Prepayment Penalty	67	70	69	74	64	73
Maintenance, Repair or Remodeling Costs	23	24	21	24	21	19
Loss on Sale Below Appraised Offer	22	21	17	19	16	21
Loss on Sale Below Investment Cost	17	19	15	16	12	12
Other Normal Closing Costs	80	78	83	83	81	84
Tax Adder and/or Gross-up on Home Sale Expenses	58	57	56	62	55	59
Percent of Firms with Home Purchase or Third Party Policy	78	74	73	69	61	52

Equity Loans

The majority of firms (52%) said they provided transferred employees equity loans or advances prior to an appraised value offer being made and accepted on the former home. This percentage has remained consistent over the past three years. Sixty-six percent of the firms providing equity loans used company funds exclusively, while 23% used funds provided by a relocation firm or bank exclusively and 11% did either or both.

Specific Expenses Reimbursed When Purchasing New Homes

High interest rates over the past few years have caused firms to make major changes in their policies for reimbursing employees on home purchase costs. For example, 64% of all firms reimbursed for mortgage discount points (up from 50% five years a go); 77% reimbursed for mortgage origination fees (up from 67%) and 76% provided a mortgage interest differential allowance (up from 61% in 1980 and only 27% in 1979) to compensate employees for the differences in carrying costs between the old and new home.

While 37% of firms reimbursed for interest on bridge loans (down from 40% last year), if this is added to the 52% of firms providing equity loans themselves (or through third parties), nearly all firms (89%) were providing short-term financing assistance to those transferred employees requiring it.

Sixty-nine percent of the firms which reimbursed for mortgage discount points placed limits on their reimbursements. This is down from the 71% reporting limits on points last year. Far fewer firms placed limits on title costs (9% wit h limits); attorney or escrow officer fees (19% with limits) or other normal closing costs (12% with limits).

Specific Expenses Reimbursed on New Home Purchase

	PERCENT WHICH REIMBURSE					% CHANGE
	1984*	1983*	1982*	1981	1980	(80-84)
Mortgage Discount Points	64	59	59	52	50	+ 28
Attorney or Escrow Officer Fees	80	79	79	77	72	+ 11
Mortgage Origination Fees	77	76	71	70	67	+ 15
Title Costs	80	79	79	78	73	+ 10
Other Normal Closing Costs	80	79	80	78	74	+ 8
Interest on Interim or Bridge Loans	37	40	36	36	36	+ 3
Mortgage Interest Differential Allowance	76	79	75	70	61	+ 25
No Reimbursement	12	13	12	14	18	-33

* Percentages include companies with flat cash allowances or those which reimbursed for any or all expenses but placed an overall limit on the amount which will be reimbursed (with the exception of the MIDA).

Mortgage Buydowns

This survey also explored firms providing mortgage buydowns as a form of assistance. This is where a firm offered to pay a mortgage lender the difference between the lender's rate of interest and a lower rate of interest for a period of time. Six percent of all firms reported offering mortgage buydowns for new home purchases. This was up significantly from the 3% which provided mortgage buydowns last year.

Mortgage Interest Differential Allowances (MIDAs)

Of the firms providing employees with mortgage interest differential allowances (MIDAs), 22% said they calculated the allowance using the current balance on the old mortgage as the base. Another 20% of the firms used the lesser of the current balance on the old mortgage or the new mortgage amount. Since in most cases the lesser amount was probably the current balance on the old mortgage, 42% were using the current balance on the old mortgage as the basis for calculating MIDA payments. Other, more liberal MIDA policies included 21% which used the original balance on the old mortgage as the basis, 15% which used the purchase price of the new home less the equity in the old home, 13% which based the MIDA calculation on the new mortgage amount, and 10% with other calculations including 8% which used the average of the old and new mortgages.

Seventy-one percent of all firms with a MIDA policy used the new interest rate minus the old interest rate when calculating the MIDA payment. Another 11% were less liberal in their policy; they subtracted 1% or 2% from the interest rate differential while another 7% subtracted a fixed base percent. Eleven percent of firms used the new minus the old interest rate but put a limit or cap on the difference.

In general, the resulting base amount times the interest differential figure arrived at was multiplied by three years to determine the amount paid the employee. However, 3% of all firms with MIDA policies used four years and 12% used five or more years to determine the amount compensated. Fifty-eight percent of all firms with a MIDA policy had a provision in their formula to account for changes in interest rates due to variable or adjustable rate mortgages. This was up from the 52% with this policy last year and 48% with such a policy in 1982.

Only 12% of all firms provided lump sum MIDA payments to employees. Most firms used some form of installment plan with the most popular being an annual payment (44% of all firms had this policy). In general, most firms also applied the MIDA calculation to the first mortgage or trust deed only. Only 28% applied the MIDA calculation to both the first mortgage and any secondary or short-term financing.

Policy Changes To Encourage Mortgage Refinancing

The recent leveling in home mortgage interest rates and its potential effect on MIDA and mortgage buydown payments prompted us to ask firms about any changes made in their policy to encourage employees to refinance high-interest mortgages. Eighty percent of the firms with MIDA or buy-down programs, however, said they have done nothing to encourage mortgage refinancing. This is up from the 74% with no program last year. Of firms with a refinancing program, one-half have a formal program. Further, 84% paid refinancing fees and 49% compensated the employee for the tax liability on these fees through tax adder payments.

Policy For Non Homeowner Employees

Nearly all companies provided reimbursements to renters as well as homeowners. For example, 90% of firms surveyed reimbursed the non-homeowner for lease termination penalties (up 1% from last year's survey); 48% reimbursed for finder's fees (also up 1% from last year); 34% reimbursed for security deposits (up from 28% last year and 31% in 1982), and 43% for legal fees (up from the 40% reporting this policy last year). Further, 12% of firms reimbursed for the differential in rents from one area to another. Only 7% of all firms did not reimburse the renter for any expense resulting from the lease termination.

RELOCATION EXPENSES NOT RELATED TO REAL ESTATE

Cost Of Living Allowances (COLAs)

Twenty-one percent of all firms interviewed in this year's survey offered a cost of living differential allowance to encourage employees to accept transfers to higher cost of living areas. This is down slightly from the 22% reporting a COLA policy last year. In calculating differences between the cost of living for different areas, 34% of firms simply used a fixed percent for given areas. Another 17% used the difference in costs for a market basket of goods; 15% used the difference in cost of housing only; 9% used formulas provided by outside services; 9% based the payment partly on the individual's salary and 19% had other formulas.

Among firms with a cost of living policy, 39% had a plan where the employee received a salary supplement in each pay period and 43% of these firms paid the supplement until the employee transferred to a lower cost of living area. Another 32% of all firms with a COLA policy provided the employee with a lump sum payment at the time of the move and 30% provided either quarterly, semi-annual or annual payments.

Thirty-three percent of the firms interviewed reported having difficulty with employees accepting transfers into high cost of living areas. This continued a downward trend that began in 1982.

Percent Of Firms Having Difficulty With Employees Accepting Transfers Into High Cost Areas

1984	1983	1982	1981	1980	1979	1978	1977
33	33	38	48	48	44	39	29

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Transferred Employees With Working Spouses

Twenty-eight percent of the firms interviewed said they were offering some type of job finding assistance for working spouses of relocated employees. This was up from the 22% reporting such programs last year and 26% the previous year. Of the firms with such programs, 70% said they tried to find spouses jobs with other companies or suppliers; 60% referred them to employment agencies; 60% had informal counseling sessions and 56% helped them to prepare resumes. Only 47% helped the spouse find a job within the company, and fewer actually provided reimbursements to help spouses find jobs (18% reimbursed for an extra job finding trip to seek employment; 25% paid for resume preparation and only 10% paid fees to employment agencies). Thirty percent of firms which assisted working spouses had formal counseling or seminars with outside experts on how to find a job. In all the areas of spouse assistance studied, firms were above the levels reported during the previous two years and appear to have reversed a trend toward decreasing assistance.

Types of Assistance Offered Working Spouses

	PERCENT WHICH OFFER					
	1984	1983	1982	1981	1980	1979
Try to find job with other companies	70	53	50	77	84	86
Informal counseling sessions	60	56	46	60	65	63
Refer to employment agencies	60	53	50	70	69	70
Help prepare resumes	56	38	35	47	51	60
Try to find job within company	47	35	31	42	50	46
Formal counseling/seminars with outside experts	30	14	17	20	22	NA
Pay for resume preparation	25	13	16	21	14	13
Reimburse for extra job finding trip	18	11	11	11	15	20
Pay fees to employment agengcies	10	8	10	10	8	9
Percent of firms providing assistance	28	22	26	25	23	23

Househunting Trips

Of the 604 firms surveyed over 99% allowed for at least one househunting trip to the new location. Of the companies which provided reimbursements, the average company reimbursed for 1.7 trips. Thirty-eight percent of the firms interviewed said they allowed one trip, while 48% said they reimbursed the employee for two, and 7% for three or more trips.

Temporary Living At The New Location

Only thirteen of the 604 firms interviewed (2%) said they did not reimburse the employee for temporary living at the new location. Of the companies which reimbursed for temporary living, only 8% reimbursed for less than 30 days; 44% for between 30 and 44 days; 25% for between 45 and 74 days; and 17% for 75 days or longer. The average firm reimbursed for approximately 47 days of temporary living expenses. Reimbursement programs for both househunting trips and temporary living were similar to previous years' surveys.

Household Goods

Ninety-six percent of the firms interviewed reimbursed the employee for the shipment of household goods. Further, 24% used a relocation management firm to coordinate the shipment (up from 17% in 1983 and 16% in 1982). Of the firms not using a relocation management firm, 42% handled the task through their traffic department; 25% handled it through personnel and 11% used their purchasing department. Twenty-four percent of firms not using a relocation management firm to coordinate the shipment of household goods had exclusive arrangements with a single van line. Another 44% had a formal arrangement with a small number of van lines and 15% worked from a list of pre-screened or qualified van lines. Only 14% said the company or employee selected whomever they felt was best for the move (down from 19% last year, 22% in 1982 and 27% in 1981).

Additional Allowances For Incidental Expenses

Eighty-seven percent of all firms provided additional allowances to the homeowner employee to cover such incidental expenses as utility hook-ups, draperies, etc. The same percent of firms provided additional allowances to renters. Fifty-eight percent of the firms providing such allowances to homeowners based the amount reimbursed on the transferred employee's salary, while 22% provided a flat dollar allowance and 16% required the employee to submit a list of itemized expenses. Most dollar allowances fell in the range of $500 to $1,500, although 5% of firms paid $2,500 or more. The typical salary allowance was one month's salary. Renters were reimbursed somewhat less than homeowners.

Additional Income Tax Liability

Sixty-three percent of all firms said they provided the employee with tax adder payments to offset the tax liability on payments which may be considered income. Also, 68% of those firms "grossed up" the tax adder payment to reimburse employees for the additional taxes due on the tax adder payment itself. The number of firms providing tax adder payments was slightly lower than in last year's survey when 66% provided tax adder payments and 68% of those firms "grossed up".

As previous studies have shown, firms with the largest number of transferred homeowners were more likely to reimburse for the added tax liability than firms with fewer homeowner transfers. On the other hand, there was little correlation between the number of homeowers transferred and firms which "grossed up" tax adder payments.

Firms Reimbursing For Tax Liability On Non-Deductible Expenses

	% PROVIDING TAX ADDER PAYMENTS			% WHICH GROSS-UP TAX ADDER PAYMENTS		
Number of Homeowners Transferred	1984	1983	1982	1984	1983	1982
Under 25	57	56	49	63	64	68
25 - 99	65	70	68	70	71	64
100 or More	70	82	82	72	69	70
Total Firms	63	66	62	68	68	67

In calculating tax adder payments, nearly all firms (80%) determined the amount reimbursed based on the employee's income or salary Only 19% reimbursed a fixed percent of non-deductible expenses. Among firms using the employee's income or salary, 56% based the calculation on the employee's actual or expected income including bonuses, commissions, etc. Another 30% based the calculation on the new annualized salary after transfer and 11% based it on actual family income including that of the spouse. Over one-half of all firms (56%) calculated the payment based on standard deductions included in tax tables. Another 20% determined the actual itemized deductions for each relocated employee, while 11% used tables of average itemized deductions at various salary levels and 11% used a flat percent of total income.

Fifty-five percent of all firms providing tax adder payments reimbursed the employee for all applicable taxes. On the other hand, 39% reimbursed for the added liability on federal taxes only and 7% reimbursed for the liability on federal and state taxes only.

Sixty-eight percent of firms providing tax adder payments also reimbursed the employee for the tax on the tax adder payment itself. Among firms which also "grossed up" the tax adder payment, over three-quarters calculated this reimbursement on an individual basis.

POLICY FOR NEW PROFESSIONAL HIRES AND NEW COLLEGE GRADUATE HIRES

Thirty-nine percent of all firms interviewed said new professional hires were eligible for the same reimbursements as current employees being transferred. This is higher than the 31% reporting this policy in last year's survey but is about the same as two years ago.

On the other hand, 39% said they were eligible for some of the reimbursements current employees receive, 21% said they negotiated with each new professional hire and 1% said new professional hires were eligible for no reimbursements.

Among firms which said new professional hires were eligible for some reimbursements 98% reimbursed for the shipment of household goods; 97% reimbursed for the transportation of the family; 92% reimbursed for one or more househunting trips and 91% reimbursed for temporary living. Only 45% reimbursed for home sale expenses; 40% gave renter assistance; 36% reimbursed for miscellaneous moving expenses; 41% reimbursed for new home purchase expenses and 48% reimbursed for tax adder payments.

As for policies with respect to new college graduate hires, firms were much less liberal. For example, only 19% said new college graduate hires were eligible for the same reimbursements as current employees; 57% said they were eligible for some reimbursements; 12% said they negotiate with each new college graduate hire and 6% said they were eligible for no reimbursements. In addition, among firms which indicated new college graduate hires were eligible for some reimbursements, less assistance was provided new college graduate hires than new profesional hires.

Percent Of Firms Providing Assistance To New Hires When Not Eligible For Same Assistance As Current Employees

	TYPE OF NEW HIRE	
Type of Assistance Given	NEW PROFESSIONAL	NEW COLLEGE GRAD.
Some or All of the Home Sale Expenses	45	23
Costs of Disposing of Apartment	40	34
Miscellaneous Moving Expenses	36	33
Closing Costs on New Home	41	24
Tax Assistance on Moving Expenses	48	43
One or More Househunting Trips	92	80
Temporary Living at New Location	91	82
Transportation of Family	97	92
Shipment of Household Goods	98	97

POLICY FOR EMPLOYEES TRANSFERRED INTERNATIONALLY OR DOMESTICALLY ON SHORT TERM ASSIGNMENT

Of all firms surveyed, 52% said they transferred employees on limited duration assignments (either domestically or internationally) of one to four years. The average firm with employees on short term assignment had 27 employees on short term assignment domestically and 36 employees on short term assignment outside the United States. This was down somewhat from the 25 domestic and 46 international employees reported by last year's sample. Sixty-five percent of firms with employees on short term assignment had one or more employees on temporary assignment within the United States, and 77% had one or more employees on temporary assignment outside the United States. The typical stay of an employee on short term assignment was about one year and ten months for domestic employees and two years and six months for those outside the United States.

Among firms with employees on short term assignment, about 57% provided property management assistance (up from 49% last year). For firms with a property management program, 20% said their program was administered by a local brokerage firm; 46% used a relocation management firm; 14% had a bank or property management service firm administer the program and 19% had an internal department administer the program (up from 8% with internally administered programs last year but only slightly higher than two years ago (16%)).

SECTION III

COSTS TO RELOCATE A HOMEOWNER

A detailed analysis of the costs to relocate a homeowner was again made. Costs were broken down into two categories -- those related to shipment of household goods, other trips, sale of the home, home finding, etc. and those related to subsidy payments made to transferred employees including MIDA and COLA payments, mortgage assistance and tax assistance.

Firms interviewed were much more likely to place a dollar cost on home sale, home finding and transportation expenses than on subsidy payments. Over 85% of all firms could give a dollar figure for the first expense item. Only 51%, however, could estimate their subsidy payments.

In the area of home sale, homefinding and transportation expenses, the average firm reported a total cost of $27,250 (up 9% from the $25,000 reported last year) while subsidy payments (among those which offered them) averaged $8,000 (a 20 % increase over last year's $6,690 average). Average costs again were substantially higher for firms relocating a greater number of homeowners than for those relocating fewer homeowners. This was because firms with a higher volume of transfers generally have more liberal programs.

Average Cost To Relocate By Number Of Transferred Homeowners

	NUMBER OF TRANSFERRED HOMEOWNERS			
	LESS THAN 25	25-99	100-249	250 OR MORE
Home Sale, Home Finding and Transportation	$23,470	$27,700	$31,690	$33,600
Subsidy Payments incl. MIDA, COLA, Tax Adders and Mortgage Assistance	6,885	6,820	7,425	8,050
TOTAL COST	$30,355	$34,520	$39,115	$41,650

NOTE: Average costs for subsidy payments were adjusted to account for the 12% of firms which did not offer MIDA, COLA or other subsidy payments.

LENGTH OF TIME HOMES PURCHASED BY COMPANIES OR RELOCATION MANAGEMENT FIRMS WERE IN INVENTORY

For the first time, companies with in-house or third-party programs for purchasing transferred employees' homes were asked about the length of time these homes were in inventory in 1984. Only 12% of the firms responding to this question said their average home was in inventory for less than three months. On the other hand, 26% said their average inventory period was between three and four months; 25% said between four and five months and 38% said five months or more. Consequently, the average home in the sample remained unsold for a period of four and one-half months.

SECTION IV

PROBLEMS EXPERIENCED BY TRANSFERRED EMPLOYEES

Selling Former Homes

For the third straight year, the percentage of firms reporting problems with relocated employees selling their former homes declined. This was primarily due to a greater availability of mortgage funds and a leveling in mortgage interest rates. As evidence of this, less than 1% of firms attributed a lack of mortgage money (compared with 9% three years ago) and only 6% attributed high interest rates (compared with 7% last year; 15% two years ago and 32% three years ago) to the difficulty in selling homes. On the other hand, 66% of firms blamed a poor housing market, especially in certain areas of the country with depressed industrial bases and high unemployment.

Percent Of Firms With Employees Experiencing Problems In Selling Homes

1984	1983	1982	1981	1980	1979	1978	1977
41	51	65	71	67	52	28	16

Purchasing New Homes

Only 8% of all firms interviewed said that relocated employees had problems obtaining mortgages on new homes. This was up slightly from last year but down considerably from those reporting problems with mortgage financing in previous years.

Percent of Firms with Employees Experiencing Problems Obtaining Mortgages

1984	1983	1982	1981	1980	1979	1978	1977
8	6	16	32	29	33	14	6

Seventy-five percent of all firms said they had not taken any steps to help employees obtain mortgage financing. On the other hand, 12% of all firms surveyed were actually providing mortgages to relocated employees either from their own funds or from funds provided by outside firms. This was up significantly from the 6% providing mortgages two years ago.

SECTION V

OTHER ASPECTS OF POLICY

Policy When Employee Left Company After Being Transferred Or Was Dissatisfied With The Move

Twenty percent of all firms reported that the employee was required to pay back some or all of the relocation expenses reimbursed if he or she left the company within one year of being transferred. Significantly fewer firms (12%) offered to move the employee to another location (or back to the original location) if the original move didn't work out. This percentage, however, included only those companies offering a contingency plan in advance of the move and doesn't reflect the number of firms actually transferring employees a second time as a result of dissatisfaction with the original move.

Flexible Benefits

The survey asked respondents whether they offered a formal flexible relocation benefits program. Although there are many approaches to this type of plan, in general, employees are permitted to pick and choose among several categories of benefits. A fairly new concept, flexible relocation benefits programs existed in only 4% of companies interviewed (the same as in previous years). Another 11% of firms said they were considering such a program. This is up slightly from the 9% reporting they were considering a flexible benefits program last year.

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SECTION VI

CHANGES IN CORPORATE RELOCATION POLICY

Seventeen percent of all firms surveyed had made changes in their relocation policy in 1984 (down from 18% of all firms last year; 25% in 1982 and 33% in 1981). Of the firms which made significant changes, only 9% said they either developed a mortgage interest differential policy or increased reimbursements on their present policy. This is down considerably from the 20% in 1983; 30% in 1982 and 50% which changed their MIDA policy in 1981. In addition, 14% of all firms which made a significant change said they hired or changed a relocation management firm; 13% developed or increased miscellaneous expense allowances and 10% developed or liberalized their mortgage assistance program. Twenty-two percent of firms which made changes developed a more limited policy. This is up considerably from the 14% with more limited policies last year.

Twenty-one percent of all firms surveyed said they planned to make significant changes to their relocation policy in 1985. Of these, 12% said they plan to develop or liberalize their mortgage assistance; 11% were planning to develop or liberalize their MIDA program; 8% were planning to develop or increase reimbursements for miscellaneous expense allowances and 8% were planning to develop or liberalize spouse assistance.

Of all firms surveyed, 73% said they used a relocation management firm either for home sale, home finding, transportation, group moves, rental assistance, property management, equity loans or consulting. This was up from the 68% reporting using relocation management firms in 1983 and 1982.

Statistical Tables

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1984

	INDUSTRY											
	PETRO- LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER- SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	1	-	-	-	-	-	-	-	2
TOTAL ANSWERING	27 100%	47 100%	19 100%	3 100%	63 100%	69 100%	24 100%	26 100%	21 100%	32 100%	11 100%	602 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1984												
NONE	-	-	5%	-	2%	-	-	-	-	-	-	-
LESS THAN 25	22%	38%	47%	67%	30%	35%	21%	23%	19%	9%	36%	31%
25 - 49	7%	11%	16%	-	16%	16%	29%	4%	14%	16%	9%	13%
50 - 99	4%	17%	11%	-	24%	16%	4%	12%	19%	34%	18%	18%
100 - 249	19%	19%	16%	33%	24%	26%	25%	31%	19%	31%	9%	21%
250 - 499	15%	11%	5%	-	3%	3%	17%	23%	19%	6%	18%	9%
500 OR MORE	33%	4%	-	-	2%	4%	4%	8%	10%	3%	9%	8%
AVERAGE # TRANSFERRED	398	102	65	51	87	166	139	179	237	118	127	188

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TABLE 1
APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	-	-	1	-	-	-	-	-	-	2
TOTAL ANSWERING	18 100%	42 100%	25 100%	28 100%	18 100%	10 100%	19 100%	17 100%	17 100%	66 100%	602 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1984											
NONE	-	-	-	-	-	-	-	-	-	-	-
LESS THAN 25	11%	33%	12%	39%	28%	30%	37%	47%	29%	39%	31%
25 - 49	5%	5%	12%	18%	11%	20%	11%	24%	6%	14%	13%
50 - 99	11%	24%	12%	18%	22%	10%	26%	6%	35%	17%	18%
100 - 249	22%	17%	44%	14%	22%	10%	16%	12%	18%	11%	21%
250 - 499	6%	10%	16%	4%	17%	10%	11%	6%	6%	11%	9%
500 OR MORE	44%	12%	4%	7%	-	20%	-	6%	6%	9%	8%
AVERAGE # TRANSFERRED	884	179	162	275	111	218	79	119	109	252	188

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER: DON'T KNOW	-	1	-	1	-	-	2
TOTAL ANSWERING	243 100%	100 100%	105 100%	94 100%	34 100%	21 100%	602 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1984							
NONE	1%	-	-	-	-	-	-
LESS THAN 25	76%	-	-	-	-	-	31%
25 - 49	17%	38%	-	-	-	-	13%
50 - 99	3%	50%	43%	-	-	-	18%
100 - 249	1%	11%	51%	61%	-	-	21%
250 - 499	-	1%	5%	35%	47%	-	9%
500 OR MORE	2%	-	1%	4%	53%	100%	8%
AVERAGE # TRANSFERRED	35	60	159	273	516	1829	188

TABLE 2
NUMBER OF WOMEN TRANSFERRED IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	6	5	1	-	5	11	1	6	2	5	2	89
TOTAL ANSWERING	21 100%	42 100%	18 100%	4 100%	58 100%	58 100%	23 100%	20 100%	19 100%	27 100%	9 100%	515 100%
NUMBER OF WOMEN TRANSFERRED IN 1984												
NONE	24%	31%	61%	25%	28%	17%	13%	25%	16%	11%	33%	27%
LESS THAN 5	19%	31%	11%	50%	43%	26%	30%	15%	32%	37%	44%	32%
5 - 9	10%	2%	11%	25%	17%	17%	13%	5%	11%	19%	-	12%
10 - 14	10%	10%	-	-	5%	19%	4%	15%	16%	15%	11%	10%
15 - 24	14%	5%	11%	-	5%	7%	9%	15%	5%	7%	-	6%
25 OR MORE	24%	21%	6%	-	2%	14%	30%	25%	21%	11%	11%	13%
AVERAGE # TRANSFERRED	17.1	13.8	6.1	3.1	4.9	12.6	19.2	18.1	15.1	11.2	8.1	10.8

TABLE 2
NUMBER OF WOMEN TRANSFERRED IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	7	7	2	8	2	1	3	2	1	12	89
TOTAL ANSWERING	11 100%	35 100%	23 100%	21 100%	16 100%	9 100%	16 100%	15 100%	16 100%	54 100%	515 100%
NUMBER OF WOMEN TRANSFERED IN 1984											
NONE	27%	43%	9%	19%	31%	33%	25%	27%	25%	41%	27%
LESS THAN 5	9%	17%	17%	48%	38%	56%	38%	47%	56%	33%	32%
5 - 9	-	20%	13%	10%	19%	-	13%	13%	6%	7%	12%
10 - 14	36%	14%	13%	-	-	11%	13%	-	6%	7%	10%
15 - 24	-	-	17%	10%	-	-	-	7%	-	4%	6%
25 OR MORE	27%	6%	30%	14%	13%	-	13%	7%	6%	7%	13%
AVERAGE # TRANSFERRED	18.4	6.6	21.7	11.0	8.6	2.8	9.7	6.8	5.8	6.8	10.8

TABLE 2
NUMBER OF WOMEN TRANSFERRED IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	13	11	17	22	14	10	89
TOTAL ANSWERING	230 100%	90 100%	88 100%	73 100%	20 100%	11 100%	515 100%
NUMBER OF WOMEN TRANSFERRED IN 1984							
NONE	53%	12%	8%	-	-	-	27%
LESS THAN 5	37%	46%	33%	8%	5%	-	32%
5 - 9	7%	21%	15%	15%	5%	9%	12%
10 - 14	2%	18%	14%	19%	15%	9%	10%
15 - 24	1%	3%	14%	15%	5%	18%	6%
25 OR MORE	1%	-	17%	42%	70%	64%	13%
AVERAGE # TRANSFERRED	2.3	5.6	14.9	28.0	38.4	37.3	10.8

TABLE 3
EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1985

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	1	1	-	1	2	-	-	-	-	-	7
TOTAL ANSWERING	27 100%	46 100%	18 100%	4 100%	62 100%	67 100%	24 100%	26 100%	21 100%	32 100%	11 100%	597 100%
EXPECTATIONS												
INCREASE OVER 1984	-	24%	33%	25%	24%	18%	21%	8%	5%	9%	18%	18%
DECREASE OVER 1984	48%	22%	17%	50%	19%	12%	8%	27%	33%	16%	36%	21%
REMAIN THE SAME AS 1984	52%	54%	50%	25%	56%	70%	71%	65%	62%	75%	45%	61%

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TABLE 3
EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1985

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	1	1	7
TOTAL ANSWERING	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	16 100%	65 100%	597 100%
EXPECTATIONS											
INCREASE OVER 1984	28%	21%	20%	21%	22%	10%	11%	6%	19%	17%	18%
DECREASE OVER 1984	22%	14%	24%	17%	11%	-	32%	24%	31%	23%	21%
REMAIN THE SAME AS 1984	50%	64%	56%	62%	67%	90%	58%	71%	50%	60%	61%

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1985

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	4	1	2	-	-	-	7
TOTAL ANSWERING	239 100%	100 100%	103 100%	95 100%	34 100%	21 100%	597 100%
EXPECTATIONS							
INCREASE OVER 1984	16%	18%	19%	21%	6%	24%	18%
DECREASE OVER 1984	17%	21%	23%	19%	44%	29%	21%
REMAIN THE SAME AS 1984	67%	61%	57%	60%	50%	48%	61%

TABLE 4
NUMBER OF EMPLOYEES TRANSFERRED IN 1984 WHO WERE HOMEOWNERS

	INDUSTRY											
	PETRO- LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER- SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	1	5
TOTAL ANSWERING	27	47	19	4	63	69	24	26	21	32	10	599
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1984												
LESS THAN 25	26%	47%	58%	75%	38%	46%	38%	27%	24%	28%	40%	41%
25 - 49	7%	19%	11%	25%	24%	16%	21%	15%	19%	28%	30%	17%
50 - 99	11%	9%	11%	-	22%	26%	17%	19%	24%	22%	-	18%
100 - 249	15%	19%	16%	-	16%	9%	21%	27%	24%	16%	10%	16%
250 - 499	19%	6%	5%	-	-	1%	4%	8%	10%	3%	20%	6%
500 OR MORE	22%	-	-	-	-	1%	-	4%	-	3%	-	4%
AVERAGE # OF HOMEOWNERS TRANSFERRED	277	66	54	18	53	59	67	108	90	86	81	107

TABLE 4
NUMBER OF EMPLOYEES TRANSFERRED IN 1984 WHO WERE HOMEOWNERS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSHRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	1	1	-	1	-	-	-	-	-	1	5
TOTAL ANSWERING	17 100%	41 100%	25 100%	28 100%	18 100%	10 100%	19 100%	17 100%	17 100%	65 100%	599 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1984											
LESS THAN 25	24%	37%	20%	54%	39%	50%	47%	76%	35%	48%	41%
25 - 49	12%	10%	16%	7%	17%	20%	21%	6%	12%	18%	17%
50 - 99	-	22%	28%	18%	22%	10%	16%	12%	29%	11%	18%
100 - 249	18%	22%	32%	14%	17%	-	11%	-	18%	12%	16%
250 - 499	29%	5%	-	-	6%	20%	5%	6%	-	6%	6%
500 OR MORE	18%	5%	4%	7%	-	-	-	-	6%	5%	4%
AVERAGE # OF HOMEOWNERS TRANSFERRED	575	128	100	161	71	76	48	34	91	121	107

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1984 WHO WERE HOMEOWNERS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	5
TOTAL ANSWERING	243 100%	101 100%	105 100%	95 100%	34 100%	21 100%	599 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1984							
LESS THAN 25	100%	-	-	-	-	-	41%
25 - 49	-	100%	-	-	-	-	17%
50 - 99	-	-	100%	-	-	-	18%
100 - 249	-	-	-	100%	-	-	16%
250 - 499	-	-	-	-	100%	-	6%
500 OR MORE	-	-	-	-	-	100%	4%
AVERAGE # OF HOMEOWNERS TRANSFERRED	11	35	68	154	320	1196	107

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	63 100%	69 100%	24 100%	26 100%	21 100%	32 100%	11 100%	604 100%
COMPANY POLICY												
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	15%	17%	26%	-	14%	25%	13%	12%	10%	22%	9%	16%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	81%	57%	58%	100%	63%	58%	54%	42%	67%	72%	36%	62%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	4%	21%	16%	-	19%	14%	29%	42%	14%	6%	55%	20%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	-	4%	-	-	3%	1%	4%	4%	5%	-	-	2%
OTHER POLICIES	-	-	-	-	-	1%	-	-	5%	-	-	-

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSMRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERING	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	66 100%	604 100%
COMPANY POLICY											
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	11%	26%	20%	10%	6%	10%	11%	24%	-	9%	16%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	50%	67%	68%	52%	78%	70%	26%	53%	71%	71%	62%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	28%	7%	12%	34%	17%	10%	63%	24%	29%	17%	20%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	6%	-	-	3%	-	10%	-	-	-	3%	2%
OTHER POLICIES	6%	-	-	-	-	-	-	-	-	-	-

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-
TOTAL ANSWERING	243 100%	101 100%	105 100%	95 100%	34 100%	21 100%	604 100%
COMPANY POLICY							
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	14%	15%	18%	17%	18%	19%	16%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	55%	61%	66%	69%	71%	76%	62%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	28%	23%	16%	9%	6%	5%	20%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	3%	1%	-	4%	3%	-	2%
OTHER POLICIES	1%	-	-	-	3%	-	-

TABLE 6

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE POLICY	26 100%	35 100%	16 100%	4 100%	49 100%	57 100%	16 100%	11 100%	16 100%	30 100%	5 100%	466 100%
REIMBURSED EXPENSES												
MORTGAGE PREPAYMENT PENALTIES	77%	89%	88%	100%	86%	79%	94%	64%	94%	73%	80%	83%
MAINTENANCE AND REPAIR COSTS	38%	54%	63%	50%	63%	49%	56%	64%	56%	30%	80%	55%

TABLE 6

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE POLICY	11 100%	39 100%	22 100%	18 100%	15 100%	8 100%	7 100%	13 100%	12 100%	53 100%	466 100%
REIMBURSED EXPENSES											
MORTGAGE PREPAYMENT PENALTIES	100%	82%	73%	89%	93%	88%	57%	77%	83%	83%	83%
MAINTENANCE AND REPAIR COSTS	45%	67%	77%	50%	67%	50%	86%	54%	50%	49%	55%

TABLE 6

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WITH HOME PURCHASE POLICY	167 100%	77 100%	88 100%	82 100%	30 100%	20 100%	466 100%
REIMBURSED EXPENSES							
MORTGAGE PREPAYMENT PENALTIES	79%	83%	86%	87%	80%	85%	83%
MAINTENANCE AND REPAIR COSTS	51%	62%	63%	56%	50%	25%	55%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	20	31	14	4	42	45	15	9	15	22	4	385
NO ANSWER; DON'T KNOW	-	1	-	-	-	3	2	-	-	1	-	8
TOTAL ANSWERING	20 100%	30 100%	14 100%	4 100%	42 100%	42 100%	13 100%	9 100%	15 100%	21 100%	4 100%	377 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES												
NO LIMITS	75%	80%	79%	75%	74%	88%	92%	100%	73%	95%	100%	84%
REASONABLE AMOUNT	-	-	7%	-	2%	-	-	-	7%	-	-	2%
NEGOTIABLE; VARIES	5%	10%	7%	-	2%	2%	-	-	-	-	-	2%
1%	-	-	7%	-	-	-	-	-	-	5%	-	1%
2%	-	-	-	-	-	-	-	-	7%	-	-	1%
3%	5%	-	-	-	2%	5%	8%	-	7%	-	-	3%
4% OR MORE	5%	3%	-	25%	-	-	-	-	-	-	-	2%
DOLLAR LIMIT	-	-	-	-	10%	2%	-	-	-	-	-	2%
LIMITS BASED ON MONTHLY INTEREST CHARGES	10%	-	-	-	5%	2%	-	-	-	-	-	2%
OTHER LIMITS	-	7%	-	-	5%	-	-	-	7%	-	-	2%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	11	32	16	16	14	7	4	10	10	44	385
NO ANSWER; DON'T KNOW	1	-	-	-	-	-	-	-	-	-	8
TOTAL ANSWERING	10 100%	32 100%	16 100%	16 100%	14 100%	7 100%	4 100%	10 100%	10 100%	44 100%	377 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES											
NO LIMITS	80%	88%	94%	81%	100%	57%	100%	80%	60%	86%	84%
REASONABLE AMOUNT	10%	6%	-	-	-	-	-	-	10%	-	2%
NEGOTIABLE; VARIES	-	-	-	-	-	-	-	-	-	2%	2%
1%	-	-	-	-	-	14%	-	-	-	-	1%
2%	10%	-	-	-	-	-	-	10%	10%	-	1%
3%	-	3%	-	13%	-	-	-	10%	-	2%	3%
4% OR MORE	-	-	6%	-	-	-	-	-	-	5%	2%
DOLLAR LIMIT	-	3%	-	-	-	29%	-	-	10%	-	2%
LIMITS BASED ON MONTHLY INTEREST CHARGES	-	-	-	-	-	-	-	-	-	2%	2%
OTHER LIMITS	-	-	-	6%	-	-	-	-	10%	2%	2%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	132	64	76	71	24	17	385
NO ANSWER; DON'T KNOW	5	1	-	1	-	-	8
TOTAL ANSWERING	127 100%	63 100%	76 100%	70 100%	24 100%	17 100%	377 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES							
NO LIMITS	84%	89%	79%	84%	79%	82%	84%
REASONABLE AMOUNT	2%	2%	-	4%	-	6%	2%
NEGOTIABLE; VARIES	2%	2%	1%	-	13%	-	2%
1%	-	-	1%	-	8%	-	1%
2%	2%	-	-	1%	-	-	1%
3%	3%	3%	5%	1%	-	-	3%
4% OR MORE	1%	2%	3%	1%	-	6%	2%
DOLLAR LIMIT	3%	2%	5%	-	-	-	2%
LIMITS BASED ON MONTHLY INTEREST CHARGES	1%	-	3%	3%	-	6%	2%
OTHER LIMITS	2%	2%	3%	4%	-	-	2%

TABLE 8
WHETHER LIMITS ARE PLACED ON MAINTENANCE AND REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY											
	PETRO- LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER- SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	10	19	10	2	31	28	9	9	9	9	4	256
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	1	-	-	-	-	4
TOTAL ANSWERING	10 100%	19 100%	10 100%	2 100%	31 100%	28 100%	8 100%	9 100%	9 100%	9 100%	4 100%	252 100%
LIMITS ON MAINTENANCE & REPAIR COSTS												
NO LIMITS	80%	74%	60%	50%	84%	86%	88%	78%	67%	100%	50%	79%
REASONABLE AMOUNT	-	16%	20%	-	3%	4%		-	11%	-	-	5%
NEGOTIABLE; VARIES	-	5%	-	-	6%	7%	-	11%	11%	-	-	4%
LESS THAN $500												
$500 - $999	-	-	-	-	-	-	-	-	-	-	-	1%
$1,000 - $1,499	10%	-	-	50%	-	-	-	11%	-	-	-	2%
$1,500 OR OVER	-	5%	-	-	6%	4%	13%		-	-	25%	4%
PAY ONLY IF VACANT FOR PERIOD OF TIME	-	-	-	-	-	-	-	-	-			-
OTHER LIMITS	10%	-	20%	-	-	-			11%	-	25%	4%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	5	26	17	9	10	4	6	7	6	26	256
NO ANSWER: DON'T KNOW	2	-	-	-	1	-	-	-	-	-	4
TOTAL ANSWERING	3 100%	26 100%	17 100%	9 100%	9 100%	4 100%	6 100%	7 100%	6 100%	26 100%	252 100%
LIMITS ON MAINTENANCE & REPAIR COSTS											
NO LIMITS	100%	85%	71%	78%	89%	100%	83%	71%	33%	81%	79%
REASONABLE AMOUNT	-	-	6%	-	-	-	-	14%	33%	4%	5%
NEGOTIABLE; VARIES	-	-	-	-	-	-	-	14%	-	8%	4%
LESS THAN $500											
$500 - $999	-	4%	-	-	-	-	17%	-	-	-	1%
$1,000 - $1,499	-	4%	6%	-	-	-	-	-	17%	-	2%
$1,500 OR OVER	-	-	12%	-	-		-	-	-	8%	4%
PAY ONLY IF VACANT FOR PERIOD OF TIME	-	-	-	-	11%	-	-	-	-	-	-
OTHER LIMITS	-	8%	6%	22%	-	-	-	-	17%	-	4%

Merrill Lynch Relocation Management Inc.

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	86	48	55	46	15	5	256
NO ANSWER; DON'T KNOW	1	1	1	-	-	-	4
TOTAL ANSWERING	85 100%	47 100%	54 100%	46 100%	15 100%	5 100%	252 100%
LIMITS ON MAINTENANCE & REPAIR COSTS							
NO LIMITS	85%	81%	76%	72%	73%	80%	79%
REASONABLE AMOUNT	6%	4%	6%	4%	7%	-	5%
NEGOTIABLE; VARIES	4%	2%	7%	2%	7%	-	4%
LESS THAN $500							
$500 - $999	-	-	2%	2%	-	-	1%
$1,000 - $1,499	1%	2%	2%	4%	7%	-	2%
$1,500 OR OVER	1%	9%	4%	7%	-	-	4%
PAY ONLY IF VACANT FOR PERIOD OF TIME	-	-	-	2%	-	-	-
OTHER LIMITS	4%	2%	4%	7%	7%	20%	4%

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	1 100%	12 100%	3 100%	- -	14 100%	12 100%	8 100%	12 100%	5 100%	2 100%	6 100%	138 100%
REIMBURSED EXPENSES												
DUPLICATE HOUSE CARRYING EXPENSES	-	67%	33%	-	64%	75%	88%	75%	40%	50%	83%	61%
MORTGAGE DISCOUNT POINTS (SELLER)	-	33%	67%	-	36%	25%	63%	42%	60%	50%	33%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	-	42%	33%	-	43%	25%	50%	42%	-	-	33%	36%
BROKERAGE COMMISSION	100%	75%	100%	-	79%	83%	88%	83%	40%	50%	67%	80%
MORTGAGE PREPAYMENT PENALTIES	-	42%	67%	-	79%	42%	100%	67%	20%	100%	67%	61%
MAINTENANCE, REPAIR OR REMODELING COSTS	-	8%	-	-	29%	17%	38%	25%	-	-	17%	20%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	100%	17%	33%	-	21%	42%	75%	8%	-	-	33%	30%
LOSS ON SALE BELOW INVESTMENT COST	100%	-	33%	-	14%	33%	25%	8%	-	-	-	14%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	100%	25%	100%	-	50%	58%	88%	25%	40%	50%	17%	52%
OTHER NORMAL CLOSING COSTS	100%	67%	67%	-	71%	50%	88%	50%	60%	100%	67%	70%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	-	-	-	-	-	-	-	-	-	-	-	1%
NEGOTIABLE; VARIES	-	-	-	-	-	-	-	-	-	-	-	-

Merrill Lynch
Relocation Management Inc.

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	7 100%	3 100%	3 100%	11 100%	3 100%	2 100%	12 100%	4 100%	5 100%	13 100%	138 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	57%	67%	100%	55%	67%	100%	33%	100%	40%	46%	62%
MORTGAGE DISCOUNT POINTS (SELLER)	57%	-	67%	36%	33%	100%	50%	100%	60%	69%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	43%	-	33%	27%	67%	100%	33%	50%	40%	31%	36%
BROKERAGE COMMISSION	100%	67%	100%	64%	67%	100%	83%	75%	100%	85%	80%
MORTGAGE PREPAYMENT PENALTIES	71%	33%	100%	45%	100%	50%	42%	75%	80%	62%	61%
MAINTENANCE, REPAIR OR REMODELING COSTS	14%	33%	67%	27%	33%	50%	8%	25%	20%	8%	20%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	14%	33%	33%	36%	67%	50%	42%	50%	40%	15%	30%
LOSS ON SALE BELOW INVESTMENT COST	-	-	33%	18%	33%	50%	17%	-	-	8%	14%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	57%	-	67%	45%	100%	100%	58%	75%	100%	46%	52%
OTHER NORMAL CLOSING COSTS	86%	33%	100%	55%	100%	100%	75%	100%	100%	69%	70%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	-	-	-	9%	-	-	-	-	-	-	1%
NEGOTIABLE; VARIES	-	-	-	-	-	-	-	-	-	-	-

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	76 100%	24 100%	17 100%	13 100%	4 100%	1 100%	138 100%
REIMBURSED EXPENSES							
DUPLICATE HOUSE CARRYING EXPENSES	59%	63%	76%	62%	50%	100%	62%
MORTGAGE DISCOUNT POINTS (SELLER)	46%	58%	29%	38%	75%	100%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	39%	25%	29%	31%	50%	100%	36%
BROKERAGE COMMISSION	79%	92%	82%	62%	75%	100%	80%
MORTGAGE PREPAYMENT PENALTIES	59%	67%	65%	54%	100%	-	61%
MAINTENANCE, REPAIR OR REMODELING COSTS	17%	17%	29%	31%	25%		20%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	30%	21%	47%	31%	25%	100%	30%
LOSS ON SALE BELOW INVESTMENT COST	17%	8%	12%	8%	25%	-	14%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	51%	54%	59%	46%	75%	100%	52%
OTHER NORMAL CLOSING COSTS	71%	75%	71%	54%	100%	100%	70%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	1%	-	-	-	-	-	1%
NEGOTIABLE; VARIES							

TABLE 10
WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	-	8	1	-	9	9	7	9	2	1	5	86
NO ANSWER: DON'T KNOW	-	-	-	-	-	-	-		-	-	1	3
TOTAL ANSWERING	- -	8 100%	1 100%	- -	9 100%	9 100%	7 100%	9 100%	2 100%	1 100%	4 100%	83 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES												
NO LIMITS	-	50%	-	-	56%	33%	29%	67%	50%	-	50%	46%
REASONABLE AMOUNT	-	-	-	-	-	-	-	-	-	-	-	-
NEGOTIABLE; VARIES	-	-	-	-	11%	-	14%	-	-	-	25%	6%
1 MONTH	-	-	-	-	-	-	14%	-	-	-	-	2%
2 MONTHS	-	13%	-	-	-	-	-	-	-	-	-	1%
3 MONTHS	-	13%	-	-	11%	22%	14%	22%	-	-	-	16%
4-6 MONTHS	-	13%	100%	-	11%	33%	-	-	-	100%	-	14%
7 MONTHS - 1 YEAR	-	-	-	-	-	-	29%	11%	-	-	-	5%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	-	-	-	-	-	-	-	-	-	-	-	-
DOLLAR LIMITS	-	-	-	-	11%	-	-	-	50%	-	25%	5%
ALL OTHER LIMITS	-	13%	-	-	-	11%	-	-	-	-	-	5%

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TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	4	2	3	6	2	2	4	4	2	6	86
NO ANSWER; DON'T KNOW	-	-	1	1	-	-	-	-	-	-	3
TOTAL ANSWERING	4 100%	2 100%	2 100%	5 100%	2 100%	2 100%	4 100%	4 100%	2 100%	6 100%	83 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	25%	50%	50%	40%	-	-	75%	75%	50%	50%	46%
REASONABLE AMOUNT	-	-	-	-	-	-	-	-	-	-	-
NEGOTIABLE; VARIES	-	-	-	-	-	-	-	-	-	33%	6%
1 MONTH	25%	-	-	-	-	-	-	-	-	-	2%
2 MONTHS	-	-	-	-	-	-	-	-	-	-	1%
3 MONTHS	50%	-	-	20%	50%	50%	25%	-	-	-	16%
4-6 MONTHS	-	-	50%	-	50%	-	-	25%	50%	17%	14%
7 MONTHS - 1 YEAR	-	-	-	-	-	50%	-	-	-	-	5%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	-	-	-	-	-	-	-	-	-	-	-
DOLLAR LIMITS	-	-	-	20%	-	-	-	-	-	-	5%
ALL OTHER LIMITS	-	50%	-	20%	-	-	-	-	-	-	5%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	45	15	13	8	2	1	86
NO ANSWER; DON'T KNOW	2	-	-	-	-	-	3
TOTAL ANSWERING	43 100%	15 100%	13 100%	8 100%	2 100%	1 100%	83 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES							
NO LIMITS	44%	53%	46%	38%	50%	-	46%
REASONABLE AMOUNT	-	-	-	-	-	-	-
NEGOTIABLE; VARIES	7%	-	8%	-	-	100%	6%
1 MONTH	2%	-	8%	-	-	-	2%
2 MONTHS	2%	-	-	-	-	-	1%
3 MONTHS	16%	13%	15%	25%	-	-	16%
4-6 MONTHS	14%	13%	23%	13%	-	-	14%
7 MONTHS - 1 YEAR	2%	13%	-	-	50%	-	5%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	-	-	-	-	-	-	-
DOLLAR LIMITS	7%	-	-	13%	-	-	5%
ALL OTHER LIMITS	5%	7%	-	13%	-	-	5%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	-	4	2	-	5	3	5	5	3	1	2	65
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	1	-	-	-	1	2
TOTAL ANSWERING	- -	4 100%	2 100%	- -	5 100%	3 100%	4 100%	5 100%	3 100%	1 100%	1 100%	63 100%
LIMITS ON MORTGAGE DISCOUNT POINTS												
NO LIMITS	-	25%	-	-	60%	67%	-	60%	-	100%	-	44%
REASONABLE	-	-	-	-	-	-	-	-	-	-	-	2%
NEGOTIABLE; VARIES	-	-	-	-	-	-	50%	-	-	-	-	5%
1-2 POINTS	-	25%	50%	-	20%	-	25%	40%	33%	-	100%	17%
3-5 POINTS	-	50%	-	-	-	-	-	-	67%	-	-	16%
6-9 POINTS	-	-	-	-	-	-	-	-	-	-	-	3%
10 OR MORE POINTS	-	-	-	-	-	-	-	-	-	-	-	
PAY PART OF THE POINTS	-	-	-	-	-	33%	-	-	-	-	-	3%
VA/FHA LOANS ONLY	-	-	-	-	-	-	25%	-	-	-	-	2%
FLAT DOLLAR LIMIT	-	-	-	-	20%	-	-	-	-	-	-	6%
ALL OTHER LIMITS	-	-	50%	-	-	-	-	-	-	-	-	2%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	4	-	2	4	1	2	6	4	3	9	65
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	2
TOTAL ANSWERING	4 100%	- -	2 100%	4 100%	1 100%	2 100%	6 100%	4 100%	3 100%	9 100%	63 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	25%	-	50%	50%	100%	-	100%	50%	67%	33%	44%
REASONABLE	25%	-	-	-	-	-	-	-	-	-	2%
NEGOTIABLE; VARIES	-	-	-	-	-	50%	-	-	-	-	5%
1-2 POINTS	-	-	-	-	-	50%	-	25%	-	11%	17%
3-5 POINTS	25%	-	-	-	-	-	-	25%	33%	33%	16%
6-9 POINTS	25%	-	-	25%	-	-	-	-	-	-	3%
10 OR MORE POINTS	-	-	-	-	-	-	-	-	-	-	-
PAY PART OF THE POINTS	-	-	-	-	-	-	-	-	-	11%	3%
VA/FHA LOANS ONLY	-	-	-	-	-	-	-	-	-	-	2%
FLAT DOLLAR LIMIT	-	-	50%	25%	-	-	-	-	-	11%	6%
ALL OTHER LIMITS	-	-	-	-	-	-	-	-	-	-	2%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	35	14	5	5	3	1	65
NO ANSWER; DON'T KNOW	1	-	-	-	-	-	2
TOTAL ANSWERING	34 100%	14 100%	5 100%	5 100%	3 100%	1 100%	63 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	44%	57%	40%	20%	33%	-	44%
REASONABLE	3%	-	-	-	-	-	2%
NEGOTIABLE; VARIES	-	-	40%	-	33%	-	5%
1-2 POINTS	18%	21%	20%	20%	-	-	17%
3-5 POINTS	18%	-	-	60%	33%	-	16%
6-9 POINTS	-	14%	-	-	-	-	3%
10 OR MORE POINTS	-	-	-	-	-	-	-
PAY PART OF THE POINTS	3%	-	-	-	-	100%	3%
VA/FHA LOANS ONLY	-	7%	-	-	-	-	2%
FLAT DOLLAR LIMIT	12%	-	-	-	-	-	6%
ALL OTHER LIMITS	3%	-	-	-	-	-	2%

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	INDUSTRY											
	PETRO- LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER- SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE POLICY	26 100%	35 100%	16 100%	4 100%	49 100%	57 100%	16 100%	14 100%	16 100%	30 100%	5 100%	466 100%
REIMBURSED EXPENSES												
DUPLICATE HOUSE CARRYING EXPENSES	46%	34%	38%	50%	39%	56%	31%	43%	44%	33%	40%	43%
MORTGAGE DISCOUNT POINTS (SELLER)	58%	43%	44%	75%	45%	33%	38%	57%	44%	40%	40%	45%
MORTGAGE DISCOUNT POINTS (BUYER)	62%	26%	50%	75%	27%	33%	38%	21%	50%	30%	20%	36%
BROKERAGE COMMISSION	92%	89%	75%	100%	80%	84%	81%	79%	75%	80%	80%	84%
MORTGAGE PREPAYMENT PENALTIES	69%	74%	69%	100%	71%	63%	69%	71%	69%	40%	40%	67%
MAINTENANCE, REPAIR OR REMODELING COSTS	19%	23%	31%	50%	22%	18%	19%	36%	13%	13%	20%	23%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	23%	31%	13%	50%	16%	16%	19%	36%	6%	17%	20%	22%
LOSS ON SALE BELOW INVESTMENT COST	19%	29%	6%	25%	10%	11%	6%	29%	13%	10%	-	17%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	81%	60%	50%	75%	59%	53%	50%	43%	44%	43%	20%	58%
OTHER NORMAL CLOSING COSTS	88%	83%	63%	100%	78%	79%	75%	79%	88%	73%	60%	80%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	-	-	13%	-	4%	2%	6%	-	-	-	-	2%
NEGOTIABLE; VARIES												

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE POLICY	11 100%	39 100%	22 100%	18 100%	15 100%	8 100%	7 100%	13 100%	12 100%	53 100%	466 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	55%	49%	32%	39%	73%	50%	43%	46%	17%	43%	43%
MORTGAGE DISCOUNT POINTS (SELLER)	27%	54%	45%	44%	53%	50%	29%	46%	42%	49%	45%
MORTGAGE DISCOUNT POINTS (BUYER)	27%	41%	41%	22%	33%	63%	57%	46%	33%	30%	36%
BROKERAGE COMMISSION	91%	95%	86%	83%	93%	75%	86%	85%	92%	77%	84%
MORTGAGE PREPAYMENT PENALTIES	91%	79%	68%	72%	93%	50%	43%	69%	67%	58%	67%
MAINTENANCE, REPAIR OR REMODELING COSTS	-	41%	36%	11%	27%	13%	29%	31%	25%	23%	23%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	9%	44%	18%	22%	27%	13%	-	46%	25%	15%	22%
LOSS ON SALE BELOW INVESTMENT COST	27%	31%	23%	28%	13%	13%	14%	31%	33%	11%	17%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	73%	69%	68%	72%	53%	63%	57%	62%	83%	51%	58%
OTHER NORMAL CLOSING COSTS	100%	87%	73%	89%	100%	63%	86%	85%	83%	75%	80%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	-	3%	-	6%	-	-	-	-	-	4%	2%
NEGOTIABLE: VARIES											

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WITH HOME PURCHASE POLICY	167 100%	77 100%	88 100%	82 100%	30 100%	20 100%	466 100%
REIMBURSED EXPENSES							
DUPLICATE HOUSE CARRYING EXPENSES	40%	44%	45%	46%	40%	50%	43%
MORTGAGE DISCOUNT POINTS (SELLER)	49%	51%	44%	38%	27%	50%	45%
MORTGAGE DISCOUNT POINTS (BUYER)	39%	31%	39%	34%	30%	35%	36%
BROKERAGE COMMISSION	83%	78%	86%	85%	93%	100%	84%
MORTGAGE PREPAYMENT PENALTIES	66%	56%	69%	73%	77%	80%	67%
MAINTENANCE, REPAIR OR REMODELING COSTS	29%	21%	24%	21%	13%	10%	23%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	26%	14%	14%	23%	27%	40%	22%
LOSS ON SALE BELOW INVESTMENT COST	13%	12%	17%	26%	20%	40%	17%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	53%	56%	60%	57%	80%	80%	58%
OTHER NORMAL CLOSING COSTS	80%	77%	83%	78%	87%	90%	80%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	1%	3%	3%	4%	-	-	2%
NEGOTIABLE; VARIES	-	-	-	-	-	-	-

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	12	12	6	2	19	32	5	6	7	10	2	201
NO ANSWER: DON'T KNOW	-	-	-	-	1	1	-	-	-	-	-	3
TOTAL ANSWERING	12 100%	12 100%	6 100%	2 100%	18 100%	31 100%	5 100%	6 100%	7 100%	10 100%	2 100%	198 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES												
NO LIMITS	8%	25%	33%	100%	17%	48%	20%	-	14%	30%	50%	28%
REASONABLE AMOUNT	-	-	-	-	-	-	-	-	-	-	-	1%
NEGOTIABLE: VARIES	-	-	-	-	11%	3%	-	-	-	-	-	3%
1 MONTH	-	8%	-	-	-	3%	20%	-	14%	-	-	6%
2 MONTHS	25%	25%	17%	-	17%	16%	20%	-	-	-	-	15%
3 MONTHS	25%	17%	33%	-	22%	16%	20%	83%	57%	30%	-	24%
4-6 MONTHS	33%	25%	-	-	22%	3%	20%	17%	14%	20%	50%	16%
7 MONTHS - 1 YEAR	-	-	17%	-	-	3%	-	-	-	10%	-	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	-	-	-	-	-	-	-	-	-	-	-	-
DOLLAR LIMITS	8%	-	-	-	-	3%	-	-	-	-	-	1%
PAY FIXED PERCENT OF EQUITY IN HOME	-	-	-	-	6%	3%	-	-	-	-	-	2%
ALL OTHER LIMITS	-	-	-	-	6%	-	-	-	-	10%	-	3%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	6	19	7	7	11	4	3	6	2	23	201
NO ANSWER; DON'T KNOW	-	1	-	-	-	-	-	-	-	-	3
TOTAL ANSWERING	6 100%	18 100%	7 100%	7 100%	11 100%	4 100%	3 100%	6 100%	2 100%	23 100%	198 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	33%	22%	29%	29%	18%	-	-	67%	50%	26%	28%
REASONABLE AMOUNT	-	11%	-	-	-	-	-	-	-	-	1%
NEGOTIABLE; VARIES	-	6%	-	-	-	-	-	-	-	4%	3%
1 MONTH	17%	11%	-	-	18%	-	-	17%	-	4%	6%
2 MONTHS	-	11%	43%	14%	27%	25%	67%	-	-	9%	15%
3 MONTHS	17%	11%	14%	29%	27%	50%	33%	-	50%	22%	24%
4-6 MONTHS	17%	17%	14%	29%	9%		-	17%	-	22%	16%
7 MONTHS - 1 YEAR	17%	-	-	-	-	-	-	-	-	9%	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	-	-	-	-	-	-	-	-	-	-	-
DOLLAR LIMITS	-	-	-	-	-	-	-	-	-	-	1%
PAY FIXED PERCENT OF EQUITY IN HOME	-	-	-	-	-	-	-	-	-	4%	2%
ALL OTHER LIMITS	-	11%	-	-	-	25%	-	-	-	-	3%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	67	34	40	38	12	10	201
NO ANSWER; DON'T KNOW	1	-	2	-	-	-	3
TOTAL ANSWERING	66 100%	34 100%	38 100%	38 100%	12 100%	10 100%	198 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES							
NO LIMITS	41%	32%	21%	16%	8%	20%	28%
REASONABLE AMOUNT	3%	-	-	-	-	-	1%
NEGOTIABLE; VARIES	3%	-	5%	3%	-	-	3%
1 MONTH	8%	3%	3%	8%	8%	-	6%
2 MONTHS	9%	15%	24%	21%	-	20%	15%
3 MONTHS	17%	26%	32%	29%	17%	20%	24%
4-6 MONTHS	12%	18%	11%	18%	42%	20%	16%
7 MONTHS - 1 YEAR	3%	3%	3%	-	-	20%	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	-	-	-	-	-	-	-
DOLLAR LIMITS	-	-	-	3%	8%	-	1%
PAY FIXED PERCENT OF EQUITY IN HOME	-	3%	3%	-	8%	-	2%
ALL OTHER LIMITS	5%	-	-	3%	8%	-	3%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	15	15	7	3	22	19	6	8	7	12	2	209
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	1	-	-	-	-	3
TOTAL ANSWERING	15 100%	15 100%	7 100%	3 100%	22 100%	19 100%	5 100%	8 100%	7 100%	12 100%	2 100%	206 100%
LIMITS ON MORTGAGE DISCOUNT POINTS												
NO LIMITS	67%	73%	57%	67%	23%	47%	40%	50%	57%	50%	50%	45%
REASONABLE	20%	7%	-	-	9%	5%	-	-	14%	8%	50%	6%
NEGOTIABLE; VARIES	-	7%	14%	-	5%	5%	-	-	-	-	-	4%
1-2 POINTS	-	-	14%	-	9%	-	60%	-	-	-	-	5%
3-5 POINTS	13%	13%	-	-	27%	32%	-	50%	29%	17%	-	25%
6-9 POINTS	-	-	-	33%	-	-	-	-	-	8%	-	2%
10 OR MORE POINTS	-	-	-	-	-	-	-	-	-	-	-	-
PAY PART OF THE POINTS	-	-	-	-	14%	-	-	-	-	-	-	3%
VA/FHA LOANS ONLY	-	-	-	-	-	-	-	-	-	-	-	1%
FLAT DOLLAR LIMIT	-	-	-	-	14%	5%	-	-	-	-	-	4%
ALL OTHER LIMITS	-	-	14%	-	-	5%	-	-	-	17%	-	3%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSMRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	3	21	10	8	8	4	2	6	5	26	209
NO ANSWER; DON'T KNOW	-	1	1	-	-	-	-	-	-	-	3
TOTAL ANSWERING	3 100%	20 100%	9 100%	8 100%	8 100%	4 100%	2 100%	6 100%	5 100%	26 100%	206 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	33%	20%	67%	25%	50%	-	-	17%	80%	46%	45%
REASONABLE	-	10%	-	-	-	-	-	17%	-	-	6%
NEGOTIABLE; VARIES	-	10%	-	13%	-	-	-	17%	-	4%	4%
1-2 POINTS	-	10%	-	-	-	25%	-	-	-	8%	5%
3-5 POINTS	-	25%	33%	50%	50%	50%	50%	50%	-	23%	25%
6-9 POINTS	-	5%	-	-	-	-	-	-	-	4%	2%
10 OR MORE POINTS	-	-	-	-	-	-	-	-	-	-	-
PAY PART OF THE POINTS	-	5%	-	-	-	-	-	-	20%	8%	3%
VA/FHA LOANS ONLY	67%	-	-	-	-	25%	-	-	-	-	1%
FLAT DOLLAR LIMIT	-	15%	-	-	-	-	-	-	-	4%	4%
ALL OTHER LIMITS	-	-	-	13%	-	-	50%	-	-	4%	3%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	82	39	39	31	8	10	209
NO ANSWER; DON'T KNOW	-	-	1	2	-	-	3
TOTAL ANSWERING	82 100%	39 100%	38 100%	29 100%	8 100%	10 100%	206 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	56%	38%	39%	34%	25%	40%	45%
REASONABLE	2%	13%	3%	10%	13%	10%	6%
NEGOTIABLE; VARIES	5%	-	8%	7%	-	-	4%
1-2 POINTS	7%	8%	3%	3%	-	-	5%
3-5 POINTS	22%	15%	34%	24%	38%	50%	25%
6-9 POINTS	1%	8%	-	-	-	-	2%
10 OR MORE POINTS	-	-	-	-	-	-	-
PAY PART OF THE POINTS	2%	8%	-	7%	-	-	3%
VA/FHA LOANS ONLY	-	-	-	3%	25%	-	1%
FLAT DOLLAR LIMIT	1%	3%	11%	7%	-	-	4%
ALL OTHER LIMITS	2%	8%	3%	3%	-	-	3%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	3	1	-	1	-	1	12
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	63 100%	66 100%	23 100%	26 100%	20 100%	32 100%	10 100%	592 100%
EQUITY LOANS OR ADVANCES												
WILL PROVIDE EQUITY LOANS	52%	60%	32%	50%	49%	56%	65%	54%	55%	31%	60%	52%
WILL NOT PROVIDE EQUITY LOANS	48%	40%	68%	50%	51%	44%	35%	46%	45%	69%	40%	48%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	2	-	-	-	-	-	-	-	4	12
TOTAL ANSWERING	18 100%	40 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	62 100%	592 100%
EQUITY LOANS OR ADVANCES											
WILL PROVIDE EQUITY LOANS	50%	65%	60%	48%	39%	30%	63%	59%	29%	53%	52%
WILL NOT PROVIDE EQUITY LOANS	50%	35%	40%	52%	61%	70%	37%	41%	71%	47%	48%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	3	3	3	1	-	-	12
TOTAL ANSWERING	240 100%	98 100%	102 100%	94 100%	34 100%	21 100%	592 100%
EQUITY LOANS OR ADVANCES							
WILL PROVIDE EQUITY LOANS	50%	54%	57%	52%	50%	52%	52%
WILL NOT PROVIDE EQUITY LOANS	50%	46%	43%	48%	50%	48%	48%

TABLE 16
SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING EQUITY LOANS	14	28	6	2	31	37	15	14	11	10	6	308
NO ANSWER; DON'T KNOW	-	-	-	-	-	1	3	-	-	-	-	8
TOTAL ANSWERING	14 100%	28 100%	6 100%	2 100%	31 100%	36 100%	12 100%	14 100%	11 100%	10 100%	6 100%	300 100%
SOURCE OF FUNDS												
PROVIDED FROM COMPANY FUNDS	50%	68%	100%	100%	65%	61%	67%	86%	45%	50%	83%	66%
PROVIDED BY RELOCATION FIRM OR BANK	29%	21%	-	-	23%	28%	25%	-	36%	40%	-	23%
EITHER OR BOTH OF ABOVE	21%	11%	-	-	13%	11%	8%	14%	18%	10%	17%	11%

TABLE 16

SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING EQUITY LOANS	9	26	15	14	7	3	12	10	5	33	308
NO ANSWER; DON'T KNOW	-	-	2	-	-	-	-	1	-	1	8
TOTAL ANSWERING	9 100%	26 100%	13 100%	14 100%	7 100%	3 100%	12 100%	9 100%	5 100%	32 100%	300 100%
SOURCE OF FUNDS											
PROVIDED FROM COMPANY FUNDS	67%	77%	62%	64%	71%	67%	83%	100%	40%	53%	66%
PROVIDED BY RELOCATION FIRM OR BANK	33%	19%	23%	29%	14%	-	8%	-	20%	38%	23%
EITHER OR BOTH OF ABOVE	-	4%	15%	7%	14%	33%	8%	-	40%	9%	11%

TABLE 16
SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING EQUITY LOANS	119	53	58	49	17	11	308
NO ANSWER; DON'T KNOW	3	3	1	1	-	-	8
TOTAL ANSWERING	116 100%	50 100%	57 100%	48 100%	17 100%	11 100%	300 100%
SOURCE OF FUNDS							
PROVIDED FROM COMPANY FUNDS	72%	62%	65%	69%	53%	36%	66%
PROVIDED BY RELOCATION FIRM OR BANK	20%	22%	21%	23%	35%	45%	23%
EITHER OR BOTH OF ABOVE	8%	16%	14%	8%	12%	18%	11%

TABLE 17

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER: DON'T KNOW	1	-	1	-	3	2	1	-	-	2	-	20
TOTAL ANSWERING	26 100%	47 100%	18 100%	4 100%	60 100%	67 100%	23 100%	26 100%	21 100%	30 100%	11 100%	584 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES												
HAVE HAD PROBLEMS IN 1984	54%	38%	44%	50%	48%	30%	30%	50%	71%	23%	27%	41%
HAVE NOT HAD PROBLEMS IN 1984	46%	62%	56%	50%	52%	70%	70%	50%	29%	77%	73%	59%

TABLE 17

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	1	-	2	-	-	2	-	1	1	3	20
TOTAL ANSWERING	17 100%	42 100%	23 100%	29 100%	18 100%	8 100%	19 100%	16 100%	16 100%	63 100%	584 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES											
HAVE HAD PROBLEMS IN 1984	71%	43%	22%	38%	44%	50%	32%	38%	69%	38%	41%
HAVE NOT HAD PROBLEMS IN 1984	29%	57%	78%	62%	56%	50%	68%	63%	31%	62%	59%

TABLE 17
FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	10	6	2	-	-	2	20
TOTAL ANSWERING	233 100%	95 100%	103 100%	95 100%	34 100%	19 100%	584 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES							
HAVE HAD PROBLEMS IN 1984	41%	47%	36%	40%	44%	42%	41%
HAVE NOT HAD PROBLEMS IN 1984	59%	53%	64%	60%	56%	58%	59%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1984

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL EXPERIENCING PROBLEMS	14	18	8	2	29	20	7	13	15	7	3	241
NO ANSWER	-	-	-	-	-	-	1	-	-	-	-	3
TOTAL ANSWERING	14 100%	18 100%	8 100%	2 100%	29 100%	20 100%	6 100%	13 100%	15 100%	7 100%	3 100%	238 100%
PROBLEMS												
LACK OF MORTGAGE MONEY; TIGHT MONEY	-	-	-	-	-	-	-	-	-	-	-	-
HIGH INTEREST RATES ON MORTGAGES	14%	-	-	-	7%	15%	-	8%	7%	14%	-	6%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	29%	61%	25%	-	52%	40%	67%	46%	67%	43%	-	48%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	29%	11%	50%	100%	38%	5%	17%	31%	13%	29%	-	23%
SELLING IN RURAL AREAS/ SMALL TOWNS	-	6%	-	-	-	10%	-	-	-	14%	33%	3%
APPRAISALS WERE TOO LOW	-	11%	13%	-	7%	-	17%	-	-	14%	-	6%
POOR MARKET CONDITIONS IN CERTAIN AREAS	36%	22%	13%	-	10%	30%	-	15%	13%	-	67%	18%
OTHER PROBLEMS	-	-	-	-	-	5%	-	-	7%	-	-	3%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSHRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL EXPERIENCING PROBLEMS	12	18	5	11	8	4	6	6	11	24	241
NO ANSWER	2	-	-	-	-	-	-	-	-	-	3
TOTAL ANSWERING	10 100%	18 100%	5 100%	11 100%	8 100%	4 100%	6 100%	6 100%	11 100%	24 100%	238 100%
PROBLEMS											
LACK OF MORTGAGE MONEY; TIGHT MONEY	-	-	-	-	-	-	17%	-	-	-	-
HIGH INTEREST RATES ON MORTGAGES	10%	11%	-	9%	-	-	-	-	-	4%	6%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	50%	61%	20%	64%	25%	100%	67%	50%	64%	29%	48%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	30%	22%	-	9%	38%	-	17%	33%	18%	21%	23%
SELLING IN RURAL AREAS/ SMALL TOWNS	-	-	-	9%	-	-	-	-	-	8%	3%
APPRAISALS WERE TOO LOW	-	-	40%	9%	13%	-	17%	-	-	13%	6%
POOR MARKET CONDITIONS IN CERTAIN AREAS	20%	17%	40%	-	38%	-	-	17%	9%	29%	18%
OTHER PROBLEMS	-	-	20%	9%	13%	-	-	-	9%	-	3%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL EXPERIENCING PROBLEMS	96	45	37	38	15	8	241
NO ANSWER	-	2	-	-	-	-	3
TOTAL ANSWERING	96 100%	43 100%	37 100%	38 100%	15 100%	8 100%	238 100%
PROBLEMS							
LACK OF MORTGAGE MONEY; TIGHT MONEY	-	2%	-	-	-	-	-
HIGH INTEREST RATES ON MORTGAGES	4%	5%	8%	11%	7%	13%	6%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	55%	49%	41%	47%	33%	25%	48%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	19%	21%	16%	34%	40%	25%	23%
SELLING IN RURAL AREAS/SMALL TOWNS	2%	7%	5%	-	7%	-	3%
APPRAISALS WERE TOO LOW	4%	7%	14%	8%	-	-	6%
POOR MARKET CONDITIONS IN CERTAIN AREAS	21%	16%	19%	11%	20%	38%	18%
OTHER PROBLEMS	2%	2%	-	5%	-	-	3%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27 100%	47 100%	19 100%	4 100%	63 100%	69 100%	24 100%	26 100%	21 100%	32 100%	11 100%	604 100%
REIMBURSED EXPENSES												
MORTGAGE DISCOUNT POINTS PAID BY BUYER	85%	53%	63%	25%	54%	57%	58%	58%	48%	44%	45%	58%
ATTORNEY OR ESCROW OFFICER FEES	93%	81%	79%	100%	78%	67%	71%	58%	71%	66%	64%	74%
MORTGAGE ORIGINATION FEES	85%	81%	74%	100%	76%	64%	79%	62%	71%	59%	64%	71%
TITLE COSTS	78%	81%	79%	100%	75%	75%	79%	65%	67%	59%	64%	74%
OTHER NORMAL CLOSING COSTS	81%	79%	68%	75%	78%	74%	79%	62%	67%	59%	73%	74%
INTEREST ON INTERIM OR BRIDGE LOANS	30%	28%	26%	25%	22%	42%	46%	23%	38%	31%	9%	31%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	-	-	-	-	-	-	-	-	-	-	-	-
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	-	2%	5%	-	6%	6%	8%	8%	5%	6%	9%	6%
OTHER EXPENSES												
NO EXPENSES REIMBURSED	7%	17%	11%	-	11%	12%	8%	15%	19%	16%	18%	12%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	66 100%	604 100%
REIMBURSED EXPENSES											
MORTGAGE DISCOUNT POINTS PAID BY BUYER	50%	52%	80%	45%	67%	70%	58%	65%	71%	61%	58%
ATTORNEY OR ESCROW OFFICER FEES	83%	71%	96%	59%	78%	80%	63%	76%	76%	74%	74%
MORTGAGE ORIGINATION FEES	78%	71%	84%	48%	78%	90%	63%	65%	76%	70%	71%
TITLE COSTS	89%	74%	92%	55%	94%	80%	63%	71%	82%	71%	74%
OTHER NORMAL CLOSING COSTS	83%	71%	96%	55%	94%	70%	68%	76%	82%	74%	74%
INTEREST ON INTERIM OR BRIDGE LOANS	28%	38%	20%	24%	39%	20%	32%	24%	53%	33%	31%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	-	-	-	-	-	-	-	-	-	-	-
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	11%	10%	4%	3%	6%	10%	5%	12%	-	6%	6%
OTHER EXPENSES											
NO EXPENSES REIMBURSED	-	10%	-	28%	-	-	16%	6%	18%	15%	12%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243 100%	101 100%	105 100%	95 100%	34 100%	21 100%	604 100%
REIMBURSED EXPENSES							
MORTGAGE DISCOUNT POINTS PAID BY BUYER	54%	55%	65%	57%	59%	76%	58%
ATTORNEY OR ESCROW OFFICER FEES	69%	78%	75%	78%	74%	95%	74%
MORTGAGE ORIGINATION FEES	67%	71%	78%	73%	68%	90%	71%
TITLE COSTS	70%	77%	79%	77%	68%	86%	74%
OTHER NORMAL CLOSING COSTS	71%	74%	80%	75%	71%	95%	74%
INTEREST ON INTERIM OR BRIDGE LOANS	33%	24%	34%	28%	35%	43%	31%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	-	-	-	-	-	-	-
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	2%	10%	9%	5%	15%	-	6%
OTHER EXPENSES							
NO EXPENSES REIMBURSED	16%	10%	7%	14%	6%	-	12%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	23	25	12	1	34	39	14	15	10	14	5	349
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	1	-	-	1	4
TOTAL ANSWERING	23 100%	25 100%	12 100%	1 100%	34 100%	39 100%	14 100%	14 100%	10 100%	14 100%	4 100%	345 100%
LIMITS ON MORTGAGE DISCOUNT POINTS												
NO LIMITS	52%	28%	33%	100%	35%	46%	14%	29%	40%	7%	50%	31%
REASONABLE	13%	8%	8%	-	-	3%	-	-	-	14%	25%	6%
NEGOTIABLE; VARIES	-	-	8%	-	-	3%	-	-	-	7%	-	3%
1-2 POINTS	4%	16%	17%	-	15%	10%	43%	21%	30%	-	-	13%
3-5 POINTS	22%	36%	25%	-	38%	38%	21%	43%	30%	36%	25%	37%
6-9 POINTS	-	4%	-	-	3%	-	14%	-	-	-	-	2%
10 OR MORE POINTS	4%	-	-	-	-	-	-	-	-	-	-	-
PAY PART OF THE POINTS	4%	4%	-	-	3%	-	7%	-	-	-	-	2%
FLAT DOLLAR LIMIT	-	4%	-	-	3%	-	-	7%	-	7%	-	2%
ALL OTHER LIMITS	-	-	8%	-	3%	-	-	-	-	29%	-	4%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	9	22	20	13	12	7	11	11	12	40	349
NO ANSWER; DON'T KNOW	1	-	-	-	-	-	-	1	-	-	4
TOTAL ANSWERING	8 100%	22 100%	20 100%	13 100%	12 100%	7 100%	11 100%	10 100%	12 100%	40 100%	345 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	25%	18%	35%	15%	25%	14%	36%	30%	25%	30%	31%
REASONABLE	-	14%	5%	-	8%	-	-	10%	8%	8%	6%
NEGOTIABLE; VARIES	13%	5%	-	8%	-	14%	-	10%	-	3%	3%
1-2 POINTS	13%	23%	-	-	8%	14%	9%	20%	8%	15%	13%
3-5 POINTS	50%	32%	55%	62%	50%	14%	36%	30%	50%	40%	37%
6-9 POINTS	-	5%	-	-	-	-	-	-	-	3%	2%
10 OR MORE POINTS	-	-	-	-	-	-	-	-	-	-	-
PAY PART OF THE POINTS	-	5%	-	-	-	14%	-	-	8%	-	2%
FLAT DOLLAR LIMIT	-	-	5%	-	-	-	9%	-	-	-	2%
ALL OTHER LIMITS	-	-	-	15%	8%	29%	9%	-	-	3%	4%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	132	56	68	54	20	16	349
NO ANSWER; DON'T KNOW	1	-	1	-	-	-	4
TOTAL ANSWERING	131 100%	56 100%	67 100%	54 100%	20 100%	16 100%	345 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	44%	30%	25%	19%	10%	25%	31%
REASONABLE	5%	7%	6%	6%	15%	-	6%
NEGOTIABLE; VARIES	3%	-	3%	2%	10%	-	3%
1-2 POINTS	15%	9%	15%	20%	5%	-	13%
3-5 POINTS	26%	38%	40%	46%	55%	63%	37%
6-9 POINTS	2%	2%	1%	4%	-	-	2%
10 OR MORE POINTS	-	-	-	2%	-	-	-
PAY PART OF THE POINTS	1%	7%	-	-	5%	6%	2%
FLAT DOLLAR LIMIT	3%	-	3%	-	-	-	2%
ALL OTHER LIMITS	2%	7%	6%	2%	-	6%	4%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	25	38	15	4	49	46	17	15	15	21	7	447
NO ANSWER; DON'T KNOW	-	1	-	-	-	-	-	2	-	-	1	7
TOTAL ANSWERING	25 100%	37 100%	15 100%	4 100%	49 100%	46 100%	17 100%	13 100%	15 100%	21 100%	6 100%	440 100%
LIMITS ON ATTORNEY /ESCROW OFFICER FEES												
NO LIMITS	80%	97%	73%	75%	86%	78%	76%	85%	80%	71%	67%	81%
REASONABLE	12%	-	13%	-	6%	7%	12%	8%	-	14%	17%	7%
NEGOTIABLE; VARIES	-	-	7%	-	-	2%	-	-	-	-	-	1%
1%	-	3%	-	-	2%	7%	-	-	7%	-	-	3%
2%	-	-	-	-	2%	-	-	-	7%	-	-	1%
3% OR MORE	8%	-	-	25%	-	-	-	-	7%	-	-	2%
LESS THAN $250	-	-	7%	-	-	-	-	-	-	-	-	-
$250-$499	-	-	-	-	-	4%	12%	8%	-	-	-	2%
$500-$999	-	-	-	-	-	2%	-	-	-	5%	17%	2%
$1,000 OR OVER	-	-	-	-	2%	-	-	-	-	-	-	1%
ALL OTHER LIMITS	-	-	-	-	2%	-	-	-	-	10%	-	1%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSMRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	15	30	24	17	14	8	12	13	13	49	447
NO ANSWER; DON'T KNOW	1	-	-	1	-	-	-	-	-	1	7
TOTAL ANSWERING	14 100%	30 100%	24 100%	16 100%	14 100%	8 100%	12 100%	13 100%	13 100%	48 100%	440 100%
LIMITS ON ATTORNEY /ESCROW OFFICER FEES											
NO LIMITS	79%	80%	83%	69%	93%	88%	83%	69%	62%	88%	81%
REASONABLE	-	17%	-	-	-	13%	-	8%	23%	4%	7%
NEGOTIABLE; VARIES	-	-	-	6%	-	-	-	8%	-	2%	1%
1%	7%	-	4%	-	7%	-	8%	-	-	2%	3%
2%	-	-	-	6%	-	-	-	-	-	-	1%
3% OR MORE	7%	-	-	13%	-	-	-	-	-	-	2%
LESS THAN $250	-	-	-	-	-	-	-	-	-	-	-
$250-$499	-	3%	4%	6%	-	-	8%	-	-	2%	2%
$500-$999	-	-	8%	-	-	-	-	15%	8%	-	2%
$1,000 OR OVER	7%	-	-	-	-	-	-	-	-	2%	1%
ALL OTHER LIMITS	-	-	-	-	-	-	-	-	8%	-	1%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	167	79	79	74	25	20	447
NO ANSWER; DON'T KNOW	1	3	1	-	-	-	7
TOTAL ANSWERING	166 100%	76 100%	78 100%	74 100%	25 100%	20 100%	440 100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES							
NO LIMITS	86%	76%	79%	73%	80%	100%	81%
REASONABLE	4%	13%	8%	8%	4%	-	7%
NEGOTIABLE; VARIES	2%	-	1%	-	4%	-	1%
1%	1%	1%	4%	8%	-	-	3%
2%	1%	-	1%	1%	-	-	1%
3% OR MORE	1%	1%	1%	1%	8%	-	2%
LESS THAN $250	1%	-	-	-	-	-	-
$250-$499	2%	4%	3%	3%	-	-	2%
$500-$999	2%	1%	1%	4%	-	-	2%
$1,000 OR OVER	1%	-	-	-	4%	-	1%
ALL OTHER LIMITS	-	3%	1%	1%	-	-	1%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	23	38	14	4	48	44	19	16	15	19	7	431
NO ANSWER; DON'T KNOW	-	-	2	-	1	-	1	1	1	-	1	10
TOTAL ANSWERING	23 100%	38 100%	12 100%	4 100%	47 100%	44 100%	18 100%	15 100%	14 100%	19 100%	6 100%	421 100%
LIMITS ON MORTGAGE ORIGINATION FEES												
NO LIMITS	61%	87%	58%	50%	70%	77%	67%	73%	79%	68%	83%	69%
REASONABLE	13%	-	8%	-	4%	-	6%	-	-	11%	17%	4%
NEGOTIABLE; VARIES	-	-	-	-	-	-	-	-	-	-	-	1%
1%	13%	5%	-	-	6%	9%	11%	13%	-	5%	-	7%
2%	9%	3%	17%	25%	6%	9%	6%	7%	-	-	-	6%
3%	-	3%	17%	-	11%	2%	6%	-	7%	5%	-	7%
4%	-	-	-	-	-	-	-	-	-	11%	-	1%
5% OR MORE	4%	3%	-	25%	-	2%	-	7%	7%	-	-	3%
DOLLAR LIMITS	-	-	-	-	-	-	6%	-	-	-	-	-
OTHER LIMITS	-	-	-	-	2%	-	-	-	7%	-	-	1%

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TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	14	30	21	14	14	9	12	11	13	46	431
NO ANSWER; DON'T KNOW	1	-	-	1	-	-	1	-	-	-	10
TOTAL ANSWERING	13 100%	30 100%	21 100%	13 100%	14 100%	9 100%	11 100%	11 100%	13 100%	46 100%	421 100%
LIMITS ON MORTGAGE ORIGINATION FEES											
NO LIMITS	69%	57%	71%	62%	57%	44%	73%	73%	54%	65%	69%
REASONABLE	-	10%	-	-	-	11%	-	-	23%	2%	4%
NEGOTIABLE; VARIES	-	7%	-	8%	-	-	-	9%	-	4%	1%
1%	8%	13%	-	-	7%	11%	-	9%	8%	11%	7%
2%	-	3%	10%	8%	-	11%	18%	9%	-	2%	6%
3%	23%	7%	5%	23%	29%	-	9%	-	8%	9%	7%
4%	-	-	5%	-	-	-	-	-	-	2%	1%
5% OR MORE	-	-	10%	-	7%	-	-	-	-	4%	3%
DOLLAR LIMITS	-	-	-	-	-	-	-	-	-	-	-
OTHER LIMITS	-	3%	-	-	-	22%	-	-	8%	-	1%

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Relocation Management Inc.

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	**25 - 49**	**50 - 99**	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	163	72	82	69	23	19	431
NO ANSWER; DON'T KNOW	4	1	1	1	1	-	10
TOTAL ANSWERING	159 100%	71 100%	81 100%	68 100%	22 100%	19 100%	421 100%
LIMITS ON MORTGAGE ORIGINATION FEES							
NO LIMITS	82%	63%	69%	49%	59%	58%	69%
REASONABLE	3%	8%	5%	4%	-	5%	4%
NEGOTIABLE; VARIES	2%	-	1%	1%	5%	-	1%
1%	4%	7%	7%	13%	14%	5%	7%
2%	4%	7%	2%	12%	5%	5%	6%
3%	4%	6%	7%	12%	14%	21%	7%
4%	1%	-	-	4%	-	-	1%
5% OR MORE	1%	6%	2%	4%	-	5%	3%
DOLLAR LIMITS	-	-	1%	-	-	-	-
OTHER LIMITS	-	3%	4%	-	5%	-	1%

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	21	38	15	4	47	52	19	17	14	19	7	449
NO ANSWER; DON'T KNOW	-	-	1	-	1	1	1	1	-	1	1	13
TOTAL ANSWERING	21 100%	38 100%	14 100%	4 100%	46 100%	51 100%	18 100%	16 100%	14 100%	18 100%	6 100%	436 100%
LIMITS ON TITLE COSTS												
NO LIMITS	86%	100%	86%	75%	93%	90%	83%	100%	100%	83%	83%	91%
REASONABLE	10%	-	14%	-	7%	4%	6%	-	-	11%	17%	4%
NEGOTIABLE; VARIES	-	-	-	-	-	-	-	-	-	-	-	1%
1%	-	-	-	-	-	-	-	-	-	-	-	-
2%	-	-	-	-	-	2%	-	-	-	-	-	-
3% OR MORE	-	-	-	25%	-	-	-	-	-	-	-	1%
DOLLAR LIMITS	-	-	-	-	-	2%	11%	-	-	6%	-	1%
OTHER LIMITS	5%	-	-	-	-	2%	-	-	-	-	-	1%

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	16	31	23	16	17	8	12	12	14	47	449
NO ANSWER; DON'T KNOW	2	1	-	1	-	-	1	1	-	-	13
TOTAL ANSWERING	14 100%	30 100%	23 100%	15 100%	17 100%	8 100%	11 100%	11 100%	14 100%	47 100%	436 100%
LIMITS ON TITLE COSTS											
NO LIMITS	100%	83%	100%	67%	100%	88%	91%	91%	71%	98%	91%
REASONABLE	-	7%	-	-	-	13%	-	-	21%	-	4%
NEGOTIABLE; VARIES	-	3%	-	7%	-	-	-	9%	-	2%	1%
1%	-	3%	-	-	-	-	-	-	-	-	-
2%	-	-	-	7%	-	-	-	-	-	-	-
3% OR MORE	-	3%	-	7%	-	-	9%	-	-	-	1%
DOLLAR LIMITS	-	-	-	7%	-	-	-	-	7%	-	1%
OTHER LIMITS	-	-	-	7%	-	-	-	-		-	1%

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	171	78	83	73	23	18	449
NO ANSWER; DON'T KNOW	4	2	2	-	3	-	13
TOTAL ANSWERING	167 100%	76 100%	81 100%	73 100%	20 100%	18 100%	436 100%
LIMITS ON TITLE COSTS							
NO LIMITS	95%	83%	94%	86%	95%	94%	91%
REASONABLE	2%	11%	2%	5%	-	6%	4%
NEGOTIABLE; VARIES	2%	-	-	-	5%	-	1%
1%	1%	-	-	-	-	-	-
2%	-	-	-	3%	-	-	-
3% OR MORE	-	3%	1%	1%	-	-	1%
DOLLAR LIMITS	1%	4%	2%	-	-	-	1%
OTHER LIMITS	-	-	-	4%	-	-	1%

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	22	37	13	3	49	51	19	16	14	19	8	449
NO ANSWER; DON'T KNOW	-	-	-	-	1	1	1	1	2	-	1	16
TOTAL ANSWERING	22 100%	37 100%	13 100%	3 100%	48 100%	50 100%	18 100%	15 100%	12 100%	19 100%	7 100%	433 100%
LIMITS ON OTHER NORMAL CLOSING COSTS												
NO LIMITS	77%	95%	85%	67%	90%	90%	72%	100%	92%	79%	86%	88%
REASONABLE	23%	-	8%	-	6%	2%	-	-	-	16%	14%	5%
NEGOTIABLE; VARIES	-	-	-	-	-	-	6%	-	-	-	-	1%
1%	-	-	-	-	-	-	-	-	8%	-	-	-
2%	-	-	-	-	-	2%	-	-	-		-	1%
3%	-	-	8%	-	-	-	-		-			1%
4% OR MORE	-	3%	-	33%	-	-	6%		-		-	1%
DOLLAR LIMITS	-	-	-	-	-	4%	11%		-	5%	-	2%
OTHER LIMITS	-	3%	-	-	4%	2%	6%				-	2%

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	15	30	24	16	17	7	13	13	14	49	449
NO ANSWER; DON'T KNOW	2	3	-	1	-	-	2	-	-	1	16
TOTAL ANSWERING	13 100%	27 100%	24 100%	15 100%	17 100%	7 100%	11 100%	13 100%	14 100%	48 100%	433 100%
LIMITS ON OTHER NORMAL CLOSING COSTS											
NO LIMITS	85%	81%	100%	73%	100%	100%	82%	85%	79%	96%	88%
REASONABLE	-	7%	-	-	-	-	9%	8%	21%	-	5%
NEGOTIABLE; VARIES	-	4%	-	7%	-	-	-	8%	-	2%	1%
1%	8%	-	-	-	-	-		-	-	-	-
2%	-	-	-	7%	-	-	-	-	-	2%	1%
3%	-	4%	-	7%	-	-	-	-	-	-	1%
4% OR MORE	-	-	-	-	-	-		-	-	-	1%
DOLLAR LIMITS	8%	-	-	7%	-	-	-	-	-	-	2%
OTHER LIMITS	-	4%	-	-	-		9%	-	-	-	2%

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TABLE 24
WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE	172	75	84	71	24	20	449
NO ANSWER; DON'T KNOW	7	2	2	-	3	-	16
TOTAL ANSWERING	165 100%	73 100%	82 100%	71 100%	21 100%	20 100%	433 100%
LIMITS ON OTHER NORMAL CLOSING COSTS							
NO LIMITS	89%	85%	94%	87%	71%	90%	88%
REASONABLE	4%	7%	4%	6%	5%	10%	5%
NEGOTIABLE; VARIES	2%	1%	-	-	5%	-	1%
1%	-	-	-	3%	-	-	-
2%	1%	-	-	3%	-	-	1%
3%	1%	-	-	1%	-	-	1%
4% OR MORE	1%	1%	-	-	5%	-	1%
DOLLAR LIMITS	1%	1%	2%	-	10%	-	2%
OTHER LIMITS	2%	4%	-	-	5%	-	2%

TABLE 25
WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	8	13	5	1	14	29	11	6	8	10	1	189
NO ANSWER; DON'T KNOW	-	1	1	-	-	1	-	-	-	-	1	5
TOTAL ANSWERING	8 100%	12 100%	4 100%	1 100%	14 100%	28 100%	11 100%	6 100%	8 100%	10 100%	- -	184 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS												
NONE	63%	92%	75%	100%	79%	68%	91%	50%	38%	60%	-	72%
REASONABLE	-	-	25%	-	7%	4%	-		-	-	-	3%
NEGOTIABLE; VARIES	-	-	-	-	-	-	-	-	-	-	-	1%
FOR LOANS UP TO EQUITY IN OLD HOME	-	-	-	-	-	4%	-	17%	-	10%	-	2%
1-2 MONTHS	-	-	-	-	7%	4%	-		13%	-	-	3%
3-5 MONTHS	13%	-	-	-	7%	11%	-	33%	13%	10%	-	9%
6 MONTHS OR LONGER	25%	-	-	-	-	7%	9%	-	25%	-	-	5%
UP TO 10% INTEREST	-	-	-	-	-	-	-	-	13%	10%	-	1%
10% - 14%	-	-	-	-	-	-	-	-	-	-	-	1%
OTHER LIMITS	-	8%	-	-	-	4%	-	-	-	10%	-	4%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	5	16	5	7	7	2	6	4	9	22	189
NO ANSWER; DON'T KNOW	-	-	-	1	-	-	-	-	-	-	5
TOTAL ANSWERING	5 100%	16 100%	5 100%	6 100%	7 100%	2 100%	6 100%	4 100%	9 100%	22 100%	184 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS											
NONE	60%	69%	80%	83%	71%	50%	50%	75%	89%	77%	72%
REASONABLE	-	-	-	-	-	-	17%	25%	-	-	3%
NEGOTIABLE; VARIES	-	6%	-	-	-	-	-	-	-	5%	1%
FOR LOANS UP TO EQUITY IN OLD HOME	-	-	-	-	-	-	-	-	-	5%	2%
1-2 MONTHS	-	6%	-	-	-	50%	-	-	-	-	3%
3-5 MONTHS	20%	13%	-	-	14%	-	-	-	11%	9%	9%
6 MONTHS OR LONGER	20%	-	20%	-	-	-	17%	-	-	-	5%
UP TO 10% INTEREST	-	-	-	-	-	-	-	-	-	-	1%
10% - 14%	-	6%	-	-	-	-	-	-	-	-	1%
OTHER LIMITS	-	-	-	17%	14%	-	17%	-	-	5%	4%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	**25 - 49**	**50 - 99**	**100 - 249**	**250 - 499**	**500 OR MORE**	**TOTAL**
TOTAL WHO REIMBURSE	79	24	36	27	12	9	189
NO ANSWER; DON'T KNOW	4	-	-	-	-	-	5
TOTAL ANSWERING	75 100%	24 100%	36 100%	27 100%	12 100%	9 100%	184 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS							
NONE	75%	63%	78%	70%	67%	56%	72%
REASONABLE	3%	13%	-	-	-	-	3%
NEGOTIABLE; VARIES	3%	-	-	-	-	-	1%
FOR LOANS UP TO EQUITY IN OLD HOME	-	4%	3%	7%	-	-	2%
1-2 MONTHS	1%	4%	3%	-	8%	11%	3%
3-5 MONTHS	5%	4%	11%	19%	17%	-	9%
6 MONTHS OR LONGER	5%	8%	3%	-	8%	22%	5%
UP TO 10% INTEREST	1%	-	-	4%	-	-	1%
10% - 14%	-	-	3%	-	-		1%
OTHER LIMITS	7%	4%	-	-	-	11%	4%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEE GETTING MORTGAGE ON NEW HOMES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	1	-	1	-	1	3	-	-	1	3	1	23
TOTAL ANSWERING	26 100%	47 100%	18 100%	4 100%	62 100%	66 100%	24 100%	26 100%	20 100%	29 100%	10 100%	581 100%
PROBLEMS IN GETTING MORTGAGES												
HAVE HAD PROBLEMS IN 1984	4%	9%	6%	25%	3%	9%	17%	12%	10%	7%	10%	8%
HAVE NOT HAD PROBLEMS IN 1984	96%	91%	94%	75%	97%	91%	83%	88%	90%	93%	90%	92%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	3	2	-	1	-	2	1	-	1	2	23
TOTAL ANSWERING	15 100%	40 100%	25 100%	28 100%	18 100%	8 100%	18 100%	17 100%	16 100%	64 100%	581 100%
PROBLEMS IN GETTING MORTGAGES											
HAVE HAD PROBLEMS IN 1984	20%	15%	12%	7%	-	13%	11%	-	-	6%	8%
HAVE NOT HAD PROBLEMS IN 1984	80%	85%	88%	93%	100%	88%	89%	100%	100%	94%	92%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	6	6	3	3	-	3	23
TOTAL ANSWERING	237 100%	95 100%	102 100%	92 100%	34 100%	18 100%	581 100%
PROBLEMS IN GETTING MORTGAGES							
HAVE HAD PROBLEMS IN 1984	5%	9%	8%	14%	9%	17%	8%
HAVE NOT HAD PROBLEMS IN 1984	95%	91%	92%	86%	91%	83%	92%

TABLE 27
STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEE GET MORTGAGE FINANCING

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	1	-	-	-	-	1	-	2	-	-	-	9
TOTAL ANSWERING	26 100%	47 100%	19 100%	4 100%	63 100%	68 100%	24 100%	24 100%	21 100%	32 100%	11 100%	595 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES												
NOTHING	81%	74%	58%	50%	87%	59%	63%	71%	76%	81%	82%	75%
REFER TO BANKS	-	2%	16%	-	2%	-	4%	-	-	3%	-	3%
COMPANY PROVIDES MORTGAGES	4%	-	5%	-	-	26%	25%	-	5%	3%	9%	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	8%	13%	-	25%	6%	3%	-	17%	10%	3%	-	6%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	8%	2%	-	-	-	-	-	-	10%	-	-	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	-	-	-	-	2%	-	-	-	-	-	-	-
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	-	-	5%	-	-	-	-	-	-	-	-	1%
GUARANTEEING LOANS	-	-	-	-	-	-	-	-	-	-	-	-
PROVIDING MORTGAGE BUY-DOWNS	-	-	5%	-	-	1%	-	-	-	-	-	1%
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	-	-	-	-	-	-	-	-	-	3%	9%	1%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
USING OWN INFLUENCE ON LENDERS	-	4%	5%	-	-	7%	8%	13%	-	3%	-	3%
LOOKING AT PROBLEM NOW	-	2%	5%	-	2%	1%	-	-	-	3%	-	2%
ALL OTHER STEPS	-	2%	-	25%	2%	1%	-	-	-	-	-	2%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTAGAGE FINANCING

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	1	1	1	-	-	-	-	-	-	2	9
TOTAL ANSWERING	17 100%	41 100%	24 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	64 100%	595 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES											
NOTHING	59%	80%	79%	79%	78%	80%	79%	94%	82%	72%	75%
REFER TO BANKS	12%	7%	-	3%	-	-	-	-	6%	6%	3%
COMPANY PROVIDES MORTGAGES	6%	-	4%	3%	-	-	-	-	6%	2%	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	6%	2%	13%	3%	11%	10%	11%	6%	-	3%	6%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	-	-	-	-	6%	-	-	-	-	2%	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	-	-	-	-	-	-	-	-	-	-	-
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	-	2%	-	3%	-	-	-	-	-	2%	1%
GUARANTEEING LOANS	6%	-	-	-	-	-	5%	-	-	-	-
PROVIDING MORTGAGE BUY-DOWNS	-	-	-	-	-	10%	-	-	6%	2%	1%
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	6%	-	-	-	-	-	-	-	-	-	1%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTAGAGE FINANCING

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
USING OWN INFLUENCE ON LENDERS	-	-	-	3%	-	-	-	-	-	6%	3%
LOOKING AT PROBLEM NOW	6%	2%	-	-	6%	-	-	-	-	2%	2%
ALL OTHER STEPS	-	5%	4%	3%	-	-	5%	-	-	5%	2%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	1	2	3	1	1	-	9
TOTAL ANSWERING	242 100%	99 100%	102 100%	94 100%	33 100%	21 100%	595 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES							
NOTHING	80%	81%	70%	66%	61%	67%	75%
REFER TO BANKS	3%	1%	3%	2%	9%	5%	3%
COMPANY PROVIDES MORTGAGES	5%	2%	10%	7%	6%	5%	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	3%	2%	9%	13%	12%	5%	6%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	-	1%	-	2%	6%	5%	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	-	-	1%	-	-	-	-
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	1%	1%	-	-	-	-	1%
GUARANTEEING LOANS	1%	-	-	-	-	-	-
PROVIDING MORTGAGE BUY-DOWNS	-	-	3%	1%	-	-	1%
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	1%	-	-	-	3%	-	1%
USING OWN INFLUENCE ON LENDERS	3%	7%	1%	1%	3%	5%	3%
LOOKING AT PROBLEM NOW	-	1%	2%	4%	-	10%	2%
ALL OTHER STEPS	1%	4%	2%	3%	-	-	2%

TABLE 28

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	1	-	-	-	3	4	-	1	1	1	-	25
TOTAL ANSWERING	26 100%	47 100%	19 100%	4 100%	60 100%	65 100%	24 100%	25 100%	20 100%	31 100%	11 100%	579 100%
DIFFICULTIES												
HAVE HAD DIFFICULTIES	38%	34%	16%	-	40%	18%	46%	16%	50%	13%	36%	33%
HAVE NOT HAD DIFFICULTIES	62%	66%	84%	100%	60%	82%	54%	84%	50%	87%	64%	67%

TABLE 28

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER: DON'T KNOW	2	4	1	1	-	-	2	1	-	3	25
TOTAL ANSWERING	16 100%	38 100%	24 100%	28 100%	18 100%	10 100%	17 100%	16 100%	17 100%	63 100%	579 100%
DIFFICULTIES											
HAVE HAD DIFFICULTIES	38%	50%	50%	32%	33%	10%	18%	31%	24%	41%	33%
HAVE NOT HAD DIFFICULTIES	63%	50%	50%	68%	67%	90%	82%	69%	76%	59%	67%

TABLE 28

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	5	4	5	7	2	1	25
TOTAL ANSWERING	238 100%	97 100%	100 100%	88 100%	32 100%	20 100%	579 100%
DIFFICULTIES							
HAVE HAD DIFFICULTIES	28%	30%	31%	36%	53%	60%	33%
HAVE NOT HAD DIFFICULTIES	72%	70%	69%	64%	47%	40%	67%

TABLE 29

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	1	-	1	2	1	1	-	-	-	11
TOTAL ANSWERING	27 100%	47 100%	18 100%	4 100%	62 100%	67 100%	23 100%	25 100%	21 100%	32 100%	11 100%	593 100%
COST OF LIVING DIFFERENTIAL ALLOWANCE												
DO OFFER	22%	19%	28%	-	26%	33%	17%	28%	19%	9%	36%	21%
DO NOT OFFER	78%	81%	72%	100%	74%	67%	83%	72%	81%	91%	64%	79%

TABLE 29

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	2	-	-	-	-	1	1	-	1	11
TOTAL ANSWERING	18 100%	40 100%	25 100%	29 100%	18 100%	10 100%	18 100%	16 100%	17 100%	65 100%	593 100%
COST OF LIVING DIFFERENTIAL ALLOWANCE											
DO OFFER	17%	30%	12%	10%	28%	30%	6%	13%	-	18%	21%
DO NOT OFFER	83%	70%	88%	90%	72%	70%	94%	88%	100%	82%	79%

TABLE 29

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER: DON'T KNOW	3	1	5	-	1	-	11
TOTAL ANSWERING	240 100%	100 100%	100 100%	95 100%	33 100%	21 100%	593 100%
COST OF LIVING DIFFERENTIAL ALLOWANCE							
DO OFFER	15%	21%	24%	29%	18%	33%	21%
DO NOT OFFER	85%	79%	76%	71%	82%	67%	79%

TABLE 30

HOW COST OF LIVING DIFFERENTIAL IS DETERMINED

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER	6	9	5	-	16	22	4	7	4	3	4	124
NO ANSWER; DON'T KNOW	-	-	-	-	1	-	1	-	-	1	1	7
TOTAL ANSWERING	6 100%	9 100%	5 100%	- -	15 100%	22 100%	3 100%	7 10[illegible]	4 100%	2 100%	3 100%	117 100%
METHOD OF DETERMINING COST OF LIVING DIFFERENTIAL												
USE DIFFERENCE IN A MARKET BASKET OF GOODS	33%	22%	40%	-	33%	9%	33%	14%	-	-	33%	17%
USE DIFFERENCE IN COST OF HOUSING ONLY	33%	22%	-	-	13%	18%	33%	-	50%	-	33%	15%
USE A FIXED PERCENT FOR GIVEN AREAS	67%	22%	20%	-	40%	36%	33%	14%	50%	50%	-	34%
USE FORMULA BASED ON LABOR, CPI OR OTHER GOVERNMENT STATISTICS	-	11%	-	-	7%	5%	-	-	-	-	-	4%
USE FORMULA/REPORTS FROM OUTSIDE SERVICES SUCH AS RUNZHEIMER	-	-	-	-	-	9%	-	14%	-	-	33%	9%
FORMULA INCLUDES DIFFERENCE IN TAXES AS WELL AS HOUSING AND/OR MARKET BASKET COSTS	-	11%	20%	-	-	9%	-	14%	-	-	-	9%
BASED ON SALARY OF INDIVIDUAL	-	11%	-	-	7%	9%	-	14%	-	-	-	9%
NO SET FORMULA; DETERMINED INDIVIDUALLY	-	-	20%	-	-	5%	-	29%	-	50%	-	6%
ALL OTHER METHODS												

TABLE 30
HOW COST OF LIVING DIFFERENTIAL IS DETERMINED

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER	3	12	3	3	5	3	1	2	-	12	124
NO ANSWER; DON'T KNOW	-	2	-	-	-	-		-	-	1	7
TOTAL ANSWERING	3 100%	10 100%	3 100%	3 100%	5 100%	3 100%	1 100%	2 100%	- -	11 100%	117 100%
METHOD OF DETERMINING COST OF LIVING DIFFERENTIAL											
USE DIFFERENCE IN A MARKET BASKET OF GOODS	-	20%	-	-	-	-	-	-	-	18%	17%
USE DIFFERENCE IN COST OF HOUSING ONLY	-	10%	33%	-	-	-	-	-	-	18%	15%
USE A FIXED PERCENT FOR GIVEN AREAS	100%	20%	33%	-	40%	-	100%	100%	-	27%	34%
USE FORMULA BASED ON LABOR, CPI OR OTHER GOVERNMENT STATISTICS	-	-	-	-	-	-	-	-	-	18%	4%
USE FORMULA/REPORTS FROM OUTSIDE SERVICES SUCH AS RUNZHEIMER	-	20%	33%	-	20%	33%	-	-	-	9%	9%
FORMULA INCLUDES DIFFERENCE IN TAXES AS WELL AS HOUSING AND/OR MARKET BASKET COSTS	-	20%	-	33%	20%	-	-	-	-	9%	9%
BASED ON SALARY OF INDIVIDUAL	-	10%	-	33%	-	67%	-	-	-	9%	9%
NO SET FORMULA; DETERMINED INDIVIDUALLY	-	-	-	33%	20%	-	-	-	-	-	6%
ALL OTHER METHODS	-	-	-	-	-	-	-	-	-	-	-

TABLE 30
HOW COST OF LIVING DIFFERENTIAL IS DETERMINED

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO OFFER	36	21	24	28	6	7	124
NO ANSWER; DON'T KNOW	3	1	2	-	-	-	7
TOTAL ANSWERING	33 100%	20 100%	22 100%	28 100%	6 100%	7 100%	117 100%
METHOD OF DETERMINING COST OF LIVING DIFFERENTIAL							
USE DIFFERENCE IN A MARKET BASKET OF GOODS	9%	25%	23%	14%	33%	14%	17%
USE DIFFERENCE IN COST OF HOUSING ONLY	21%	5%	18%	14%	-	29%	15%
USE A FIXED PERCENT FOR GIVEN AREAS	33%	35%	27%	36%	33%	43%	34%
USE FORMULA BASED ON LABOR, CPI OR OTHER GOVERNMENT STATISTICS	3%	5%	-	7%	-	14%	4%
USE FORMULA/REPORTS FROM OUTSIDE SERVICES SUCH AS RUNZHEIMER	9%	5%	9%	4%	33%	14%	9%
FORMULA INCLUDES DIFFERENCE IN TAXES AS WELL AS HOUSING AND/OR MARKET BASKET COSTS	9%	15%	-	14%	-	-	9%
BASED ON SALARY OF INDIVIDUAL	6%	10%	14%	7%	-	14%	9%
NO SET FORMULA; DETERMINED INDIVIDUALLY	12%	-	9%	4%	-	-	6%
ALL OTHER METHODS							

TABLE 31
TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER	6	9	5	-	16	22	4	7	4	3	4	124
NO ANSWER: DON'T KNOW	-	-	-	-	1	1	-	-	-	-	1	5
TOTAL ANSWERING	6 100%	9 100%	5 100%	- -	15 100%	21 100%	4 100%	7 100%	4 100%	3 100%	3 100%	119 100%
TYPE OF PAYMENT												
SALARY SUPPLEMENT IN EACH PAY PERIOD	50%	11%	60%	-	40%	43%	50%	-	75%	67%	67%	39%
QUARTERLY/SEMI-ANNUAL PAYMENT	33%	44%	-	-	20%	14%	25%	-	25%	-	-	18%
ANNUAL PAYMENT	-	22%	20%	-	13%	10%	25%	29%	-	-	-	12%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	17%	22%	20%	-	27%	33%	-	71%	-	33%	33%	32%
EMPLOYEE CAN CHOOSE												

TABLE 31
TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER	3	12	3	3	5	3	1	2	-	12	124
NO ANSWER; DON'T KNOW	-	2	-	-	-	-	-	-	-	-	5
TOTAL ANSWERING	3 100%	10 100%	3 100%	3 100%	5 100%	3 100%	1 100%	2 100%	-	12 100%	119 100%
TYPE OF PAYMENT											
SALARY SUPPLEMENT IN EACH PAY PERIOD	33%	-	33%	67%	40%	33%	100%	100%	-	42%	39%
QUARTERLY/SEMI-ANNUAL PAYMENT	-	20%	-	-	20%	33%	-	-	-	25%	18%
ANNUAL PAYMENT	-	20%	33%	-	20%	-	-	-	-	-	12%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	67%	60%	33%	33%	20%	33%	-	-	-	33%	32%
EMPLOYEE CAN CHOOSE	-	-	-	-	-	-	-	-	-	-	-

TABLE 31
TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO OFFER	36	21	24	28	6	7	124
NO ANSWER; DON'T KNOW	1	1	2	-	-	-	5
TOTAL ANSWERING	35 100%	20 100%	22 100%	28 100%	6 100%	7 100%	119 100%
TYPE OF PAYMENT							
SALARY SUPPLEMENT IN EACH PAY PERIOD	37%	45%	50%	32%	50%	14%	39%
QUARTERLY/SEMI-ANNUAL PAYMENT	17%	10%	18%	25%	17%	14%	18%
ANNUAL PAYMENT	11%	5%	9%	18%	17%	14%	12%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	34%	40%	23%	25%	17%	57%	32%
EMPLOYEE CAN CHOOSE	-	-	-	-	-	-	-

TABLE 32
LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	5	7	4	-	11	14	4	2	4	2	2	81
NO ANSWER; DON'T KNOW	-	-	-	-	1	2	-	-	-	-	1	7
TOTAL ANSWERING	5 100%	7 100%	4 100%	- -	10 100%	12 100%	4 100%	2 100%	4 100%	2 100%	1 100%	74 100%
LENGTH OF TIME												
ONE YEAR	20%	-	-	-	-	-	-	-	-	-	-	4%
TWO YEARS	40%	14%	-	-	-	8%	-	-	50%	-	-	9%
THREE YEARS	-	71%	25%	-	50%	8%	50%	50%	25%	-	100%	34%
FOUR YEARS	-	14%	-	-	-	17%	-	-	-	-	-	5%
FIVE YEARS	-	-	-	-	-	17%	-	-	-	-	-	3%
MORE THAN FIVE YEARS	-	-	-	-	-	-	25%	-	-	-	-	1%
AS LONG AS THEY ARE THERE	40%	-	75%	-	50%	50%	25%	50%	25%	100%	-	43%

TABLE 32

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSMRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	1	4	2	2	4	2	1	2	-	8	81
NO ANSWER; DON'T KNOW	-	1	1	-	-	-	-	-	-	1	7
TOTAL ANSWERING	1 100%	3 100%	1 100%	2 100%	4 100%	2 100%	1 100%	2 100%	- -	7 100%	74 100%
LENGTH OF TIME											
ONE YEAR	-	-	-	50%	-	50%	-	-	-	-	4%
TWO YEARS	-	-	-	-	-	-	-	-	-	14%	9%
THREE YEARS	-	67%	100%	-	75%	-	-	-	-	29%	34%
FOUR YEARS	-	-	-	-	-	50%	-	-	-	-	5%
FIVE YEARS	-	-	-	-	-	-	-	-	-	-	3%
MORE THAN FIVE YEARS	-	-	-	-	-	-	-	-	-	-	1%
AS LONG AS THEY ARE THERE	100%	33%	-	50%	25%	-	100%	100%	-	57%	43%

TABLE 32

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	23	12	17	21	5	3	81
NO ANSWER; DON'T KNOW	-	2	2	2	1	-	7
TOTAL ANSWERING	23 100%	10 100%	15 100%	19 100%	4 100%	3 100%	74 100%
LENGTH OF TIME							
ONE YEAR	9%	-	-	-	-	33%	4%
TWO YEARS	9%	-	7%	11%	50%	-	9%
THREE YEARS	30%	20%	27%	53%	25%	33%	34%
FOUR YEARS	9%	10%	-	5%	-	-	5%
FIVE YEARS	-	10%	-	5%	-	-	3%
MORE THAN FIVE YEARS	-	-	7%	-	-	-	1%
AS LONG AS THEY ARE THERE	43%	60%	60%	26%	25%	33%	43%

TABLE 33

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	1	2	-	-	-	2	-	-	-	2	-	12
TOTAL ANSWERING	26 100%	45 100%	19 100%	4 100%	63 100%	67 100%	24 100%	26 100%	21 100%	30 100%	11 100%	592 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE												
DO PROVIDE	85%	67%	74%	100%	78%	81%	75%	50%	48%	70%	73%	76%
DO NOT PROVIDE	15%	33%	26%	-	22%	19%	25%	50%	52%	30%	27%	24%

TABLE 33
FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	**CHEM & PLAST**	**PHARM & COS-METICS**	**HARD, APPL & HSWRS**	**WOOD & PAPER**	**RUBBER & RUBBER PROD**	**TEXTILES**	**PUBL & PRINT**	**AUTO-MOTIVE**	**ALL OTHER**	**TOTAL**
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	1	1	-	-	1	-	1	-	-	1	12
TOTAL ANSWERING	17 100%	41 100%	25 100%	29 100%	17 100%	10 100%	18 100%	17 100%	17 100%	65 100%	592 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE											
DO PROVIDE	76%	98%	92%	72%	76%	80%	67%	82%	94%	72%	76%
DO NOT PROVIDE	24%	2%	8%	28%	24%	20%	33%	18%	6%	28%	24%

TABLE 33

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	4	3	2	1	1	-	12
TOTAL ANSWERING	239 100%	98 100%	103 100%	94 100%	33 100%	21 100%	592 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE							
DO PROVIDE	74%	74%	77%	81%	82%	81%	76%
DO NOT PROVIDE	26%	26%	23%	19%	18%	19%	24%

TABLE 34

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO- LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER- SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	22	30	14	4	49	54	18	13	10	21	8	450
NO ANSWER; DON'T KNOW	1	-	1	-	2	1	2	-	-	-	2	15
TOTAL ANSWERING	21 100%	30 100%	13 100%	4 100%	47 100%	53 100%	16 100%	13 100%	10 100%	21 100%	6 100%	435 100%
BASE AMOUNT USED												
ORIGINAL BALANCE ON OLD MORTGAGE	5%	13%	31%	25%	15%	25%	38%	31%	20%	29%	50%	21%
CURRENT BALANCE ON OLD MORTGAGE	10%	20%	15%	50%	34%	23%	13%	38%	40%	29%	-	22%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	24%	17%	38%	-	13%	21%	6%	-	-	29%	-	20%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	43%	13%	8%	25%	17%	9%	13%	-	20%	5%	33%	15%
THE NEW MORTGAGE AMOUNT	19%	23%	8%	-	13%	11%	13%	23%	10%	5%	-	13%
AVERAGE OF NEW AND OLD MORTGAGES	-	10%	-	-	6%	11%	19%	8%	10%	-	17%	8%
OTHER FORMULAS	-	3%	-	-	2%	-	-	-	-	5%	-	2%

TABLE 34

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	13	40	23	21	13	8	12	14	16	47	450
NO ANSWER; DON'T KNOW	1	1	1	1	-	-	-	-	1	1	15
TOTAL ANSWERING	12 100%	39 100%	22 100%	20 100%	13 100%	8 100%	12 100%	14 100%	15 100%	46 100%	435 100%
BASE AMOUNT USED											
ORIGINAL BALANCE ON OLD MORTGAGE	17%	23%	18%	20%	15%	25%	17%	21%	7%	28%	21%
CURRENT BALANCE ON OLD MORTGAGE	8%	13%	27%	20%	15%	-	25%	29%	27%	17%	22%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	17%	23%	36%	25%	8%	25%	25%	21%	27%	20%	20%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	42%	10%	5%	20%	15%	13%	17%	7%	20%	13%	15%
THE NEW MORTGAGE AMOUNT	8%	15%	9%	5%	23%	13%	-	21%	13%	13%	13%
AVERAGE OF NEW AND OLD MORTGAGES	8%	13%	5%	10%	15%	13%	8%	-	7%	7%	8%
OTHER FORMULAS	-	3%	-	-	8%	13%	8%	-	-	2%	2%

TABLE 34

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO PROVIDE	176	73	79	76	27	17	450
NO ANSWER; DON'T KNOW	6	1	5	1	-	1	15
TOTAL ANSWERING	170 100%	72 100%	74 100%	75 100%	27 100%	16 100%	435 100%
BASE AMOUNT USED							
ORIGINAL BALANCE ON OLD MORTGAGE	25%	21%	20%	23%	7%	6%	21%
CURRENT BALANCE ON OLD MORTGAGE	21%	28%	22%	20%	22%	13%	22%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	20%	14%	20%	21%	15%	38%	20%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	9%	14%	16%	17%	26%	38%	15%
THE NEW MORTGAGE AMOUNT	14%	15%	11%	12%	15%	6%	13%
AVERAGE OF NEW AND OLD MORTGAGES	9%	6%	9%	5%	15%	-	8%
OTHER FORMULAS	2%	3%	1%	1%	-	-	2%

TABLE 35

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	22	30	14	4	49	54	18	13	10	21	8	450
NO ANSWER; DON'T KNOW	-	-	1	-	1	2	2	-	1	-	3	16
TOTAL ANSWERING	22 100%	30 100%	13 100%	4 100%	48 100%	52 100%	16 100%	13 100%	9 100%	21 100%	5 100%	434 100%
FORMULA USED TO CALCULATE DIFFERENCE												
NEW MINUS OLD INTEREST RATE	64%	73%	77%	50%	75%	65%	50%	77%	56%	62%	40%	71%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	9%	10%	15%	-	15%	13%	-	8%	11%	19%	-	11%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	5%	7%	-	25%	-	10%	6%	-	11%	5%	40%	7%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	23%	7%	8%	25%	8%	12%	44%	15%	22%	10%	20%	11%
OTHER FORMULAS	-	3%	-	-	2%	-	-	-	-	5%	-	1%

TABLE 35

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	**CHEM & PLAST**	**PHARM & COS-METICS**	**HARD, APPL & HSHRS**	**WOOD & PAPER**	**RUBBER & RUBBER PROD**	**TEXTILES**	**PUBL & PRINT**	**AUTO-MOTIVE**	**ALL OTHER**	**TOTAL**
TOTAL WHO PROVIDE	13	40	23	21	13	8	12	14	16	47	450
NO ANSWER; DON'T KNOW	2	1	1	-	-	-	-	-	1	1	16
TOTAL ANSWERING	11 100%	39 100%	22 100%	21 100%	13 100%	8 100%	12 100%	14 100%	15 100%	46 100%	434 100%
FORMULA USED TO CALCULATE DIFFERENCE											
NEW MINUS OLD INTEREST RATE	64%	69%	82%	67%	77%	88%	67%	64%	67%	89%	71%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	18%	10%	18%	5%	-	-	8%	21%	20%	2%	11%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	9%	8%	-	14%	15%	-	-	14%	13%	4%	7%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	9%	13%	-	10%	8%	13%	25%	-	-	4%	11%
OTHER FORMULAS	-	-	-	5%	-	-	-	-	-	-	1%

TABLE 35

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	**25 - 49**	**50 - 99**	**100 - 249**	**250 - 499**	**500 OR MORE**	**TOTAL**
TOTAL WHO PROVIDE	176	73	79	76	27	17	450
NO ANSWER; DON'T KNOW	8	2	4	-	-	-	16
TOTAL ANSWERING	168 100%	71 100%	75 100%	76 100%	27 100%	17 100%	434 100%
FORMULA USED TO CALCULATE DIFFERENCE							
NEW MINUS OLD INTEREST RATE	69%	80%	69%	74%	59%	59%	71%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	10%	7%	16%	7%	15%	24%	11%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	10%	3%	5%	5%	4%	6%	7%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	11%	10%	8%	12%	22%	12%	11%
OTHER FORMULAS	1%	-	1%	3%	-	-	1%

TABLE 36

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	22	30	14	4	49	54	18	13	10	21	8	450
NO ANSWER; DON'T KNOW	-	-	-	-	1	3	1	-	-	-	1	9
TOTAL ANSWERING	22 100%	30 100%	14 100%	4 100%	48 100%	51 100%	17 100%	13 100%	10 100%	21 100%	7 100%	441 100%
TIME PERIOD												
ONE YEAR	-	-	-	-	-	2%	6%	8%	-	5%	14%	2%
TWO YEARS	9%	7%	7%	-	6%	6%	24%	23%	10%	-	-	8%
THREE YEARS	59%	83%	93%	75%	79%	69%	47%	62%	80%	62%	71%	74%
FOUR YEARS	-	-	-	-	4%	6%	-	-	-	5%	-	3%
FIVE OR MORE YEARS	32%	7%	-	25%	10%	16%	24%	8%	10%	29%	14%	12%
LIFE OF NEW MORTGAGE	-	-	-	-	-	2%	-	-	-	-	-	-
LIFE OF OLD MORTGAGE	-	3%	-	-	-	-	-	-	-	-	-	-

TABLE 36

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	13	40	23	21	13	8	12	14	16	47	450
NO ANSWER; DON'T KNOW	2	-	-	-	-	-	-	-	1	-	9
TOTAL ANSWERING	11 100%	40 100%	23 100%	21 100%	13 100%	8 100%	12 100%	14 100%	15 100%	47 100%	441 100%
TIME PERIOD											
ONE YEAR	9%	-	9%	-	-	-	-	-	-	2%	2%
TWO YEARS	9%	13%	-	10%	8%	13%	17%	7%	-	11%	8%
THREE YEARS	55%	65%	87%	86%	92%	75%	75%	86%	87%	72%	74%
FOUR YEARS	-	10%	-	5%	-	-	-	-	-	2%	3%
FIVE OR MORE YEARS	27%	13%	4%	-	-	13%	8%	-	13%	13%	12%
LIFE OF NEW MORTGAGE	-	-	-	-	-	-	-	-	-	-	-
LIFE OF OLD MORTGAGE	-	-	-	-	-	-	-	7%	-	-	-

TABLE 36

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	**25 - 49**	**50 - 99**	**100 - 249**	**250 - 499**	**500 OR MORE**	**TOTAL**
TOTAL WHO PROVIDE	176	73	79	76	27	17	450
NO ANSWER; DON'T KNOW	4	2	1	-	1	-	9
TOTAL ANSWERING	172 100%	71 100%	78 100%	76 100%	26 100%	17 100%	441 100%
TIME PERIOD							
ONE YEAR	1%	1%	3%	4%	4%	-	2%
TWO YEARS	8%	11%	6%	7%	15%	6%	8%
THREE YEARS	77%	75%	71%	80%	62%	41%	74%
FOUR YEARS	2%	6%	3%	1%	4%	6%	3%
FIVE OR MORE YEARS	11%	7%	17%	7%	15%	47%	12%
LIFE OF NEW MORTGAGE	-	-	-	1%	-	-	-
LIFE OF OLD MORTGAGE	1%	-	1%	-	-	-	-

TABLE 37
COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS . MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	22	30	14	4	49	54	18	13	10	21	8	450
NO ANSWER; DON'T KNOW	-	-	-	-	1	3	1	-	-	-	1	10
TOTAL ANSWERING	22 100%	30 100%	14 100%	4 100%	48 100%	51 100%	17 100%	13 100%	10 100%	21 100%	7 100%	440 100%
POLICY												
PAY LUMP SUM AT TIME OF MOVE	5%	10%	7%	-	8%	6%	18%	15%	10%	19%	14%	12%
WEEKLY OR BI-MONTHLY INSTALLMENTS	5%	10%	-	-	4%	18%	6%	-	-	-	14%	5%
MONTHLY INSTALLMENTS	41%	17%	36%	25%	15%	16%	18%	-	20%	29%	29%	22%
QUARTERLY INSTALLMENTS	9%	13%	7%	25%	13%	14%	18%	15%	30%	-	14%	13%
SEMI-ANNUAL INSTALLMENTS	-	3%	7%	-	8%	-	6%	-	-	-	-	3%
ANNUAL INSTALLMENTS	41%	47%	36%	50%	50%	45%	35%	69%	40%	48%	29%	44%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	-	-	7%	-	-	-	-	-	-	-	-	1%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	-	-	-	-	2%	2%	-	-	-	5%	-	1%

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TABLE 37
COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	13	40	23	21	13	8	12	14	16	47	450
NO ANSWER; DON'T KNOW	3	-	-	-	-	-	-	-	1	-	10
TOTAL ANSWERING	10 100%	40 100%	23 100%	21 100%	13 100%	8 100%	12 100%	14 100%	15 100%	47 100%	440 100%
POLICY											
PAY LUMP SUM AT TIME OF MOVE	30%	18%	17%	5%	15%	13%	17%	21%	-	13%	12%
WEEKLY OR BI-MONTHLY INSTALLMENTS	10%	-	-	5%	8%	13%	-	-	-	4%	5%
MONTHLY INSTALLMENTS	10%	18%	13%	24%	8%	38%	25%	36%	27%	32%	22%
QUARTERLY INSTALLMENTS	-	8%	22%	33%	8%	13%	8%	7%	13%	11%	13%
SEMI-ANNUAL INSTALLMENTS	10%	8%	-	-	-	-	-	7%	7%	2%	3%
ANNUAL INSTALLMENTS	40%	50%	48%	33%	54%	25%	33%	29%	53%	36%	44%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	-	-	-	-	-	-	8%	-	-	2%	1%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	-	-	-	-	8%	-	8%	-	-	-	1%

TABLE 37

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO PROVIDE	176	73	79	76	27	17	450
NO ANSWER; DON'T KNOW	3	3	1	-	2	-	10
TOTAL ANSWERING	173 100%	70 100%	78 100%	76 100%	25 100%	17 100%	440 100%
POLICY							
PAY LUMP SUM AT TIME OF MOVE	10%	17%	8%	13%	16%	18%	12%
WEEKLY OR BI-MONTHLY INSTALLMENTS	7%	3%	4%	7%	-	6%	5%
MONTHLY INSTALLMENTS	24%	23%	22%	12%	28%	24%	22%
QUARTERLY INSTALLMENTS	13%	13%	12%	14%	4%	18%	13%
SEMI-ANNUAL INSTALLMENTS	3%	3%	4%	4%	-	-	3%
ANNUAL INSTALLMENTS	41%	39%	50%	49%	48%	35%	44%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	1%	1%	-	-	-	-	1%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	1%	1%	1%	1%	4%	-	1%

TABLE 38

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	22	30	14	4	49	54	18	13	10	21	8	450
NO ANSWER; DON'T KNOW	-	1	-	-	1	2	2	-	-	-	1	11
TOTAL ANSWERING	22 100%	29 100%	14 100%	4 100%	48 100%	52 100%	16 100%	13 100%	10 100%	21 100%	7 100%	439 100%
LOANS/MORTGAGES COVERED												
FIRST MORTGAGE OR TRUST DEED ONLY	68%	69%	100%	50%	75%	71%	88%	92%	90%	67%	100%	72%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	32%	31%	-	50%	25%	29%	13%	8%	10%	33%	-	28%

TABLE 38

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	INDUSTRY (CONTD)										
	BUSINESS MACHS	**CHEM & PLAST**	**PHARM & COS-METICS**	**HARD, APPL & HSWRS**	**WOOD & PAPER**	**RUBBER & RUBBER PROD**	**TEXTILES**	**PUBL & PRINT**	**AUTO-MOTIVE**	**ALL OTHER**	**TOTAL**
TOTAL WHO PROVIDE	13	40	23	21	13	8	12	14	16	47	450
NO ANSWER; DON'T KNOW	-	-	-	-	1	-	-	1	1	1	11
TOTAL ANSWERING	13 100%	40 100%	23 100%	21 100%	12 100%	8 100%	12 100%	13 100%	15 100%	46 100%	439 100%
LOANS/MORTGAGES COVERED											
FIRST MORTGAGE OR TRUST DEED ONLY	46%	70%	65%	62%	75%	88%	58%	69%	40%	78%	72%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	54%	30%	35%	38%	25%	13%	42%	31%	60%	22%	28%

TABLE 38

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO PROVIDE	176	73	79	76	27	17	450
NO ANSWER; DON'T KNOW	6	2	1	-	1	-	11
TOTAL ANSWERING	170 100%	71 100%	78 100%	76 100%	26 100%	17 100%	439 100%
LOANS/MORTGAGES COVERED							
FIRST MORTGAGE OR TRUST DEED ONLY	84%	72%	65%	61%	65%	41%	72%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	16%	28%	35%	39%	35%	59%	28%

TABLE 39

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	22	30	14	4	49	54	18	13	10	21	8	450
NO ANSWER; DON'T KNOW	-	1	-	-	1	3	-	-	-	-	1	13
TOTAL ANSWERING	22 100%	29 100%	14 100%	4 100%	48 100%	51 100%	18 100%	13 100%	10 100%	21 100%	7 100%	437 100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES												
DO HAVE PROVISIONS IN MIDA CALCULATION	64%	72%	57%	50%	46%	53%	56%	62%	70%	57%	29%	58%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	36%	28%	43%	50%	54%	47%	44%	38%	30%	43%	71%	42%

TABLE 39

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	HOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	13	40	23	21	13	8	12	14	16	47	450
NO ANSWER; DON'T KNOW	1	2	-	1	-	-	-	1	1	1	13
TOTAL ANSWERING	12 100%	38 100%	23 100%	20 100%	13 100%	8 100%	12 100%	13 100%	15 100%	46 100%	437 100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE TABLE RATE MORTGAGES											
DO HAVE PROVISIONS IN MIDA CALCULATION	50%	55%	74%	70%	85%	13%	75%	46%	73%	57%	58%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	50%	45%	26%	30%	15%	88%	25%	54%	27%	43%	42%

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TABLE 39

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO PROVIDE	176	73	79	76	27	17	450
NO ANSWER; DON'T KNOW	10	2	-	-	-	-	13
TOTAL ANSWERING	166 100%	71 100%	79 100%	76 100%	27 100%	17 100%	437 100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES							
DO HAVE PROVISIONS IN MIDA CALCULATION	42%	61%	77%	70%	70%	59%	58%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	58%	39%	23%	30%	30%	41%	42%

TABLE 40
FIRMS PROVIDING MORTGAGE BUYDOWNS FOR NEW HOME PURCHASES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	1	1	-	-	2	5	1	-	-	2	-	15
TOTAL ANSWERING	26 100%	46 100%	19 100%	4 100%	61 100%	64 100%	23 100%	26 100%	21 100%	30 100%	11 100%	589 100%
MORTGAGE BUYDOWNS												
FIRM DOES PROVIDE	8%	7%	5%	-	3%	8%	9%	-	5%	3%	18%	6%
FIRM DOES NOT PROVIDE	92%	93%	95%	100%	97%	92%	91%	100%	95%	97%	82%	94%

TABLE 40
FIRMS PROVIDING MORTGAGE BUYDOWNS FOR NEW HOME PURCHASES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER: DON'T KNOW	-	1	-	-	-	-	-	-	1	1	15
TOTAL ANSWERING	18 100%	41 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	16 100%	65 100%	589 100%
MORTGAGE BUYDOWNS											
FIRM DOES PROVIDE	6%	2%	16%	3%	6%	-	-	6%	6%	6%	6%
FIRM DOES NOT PROVIDE	94%	98%	84%	97%	94%	100%	100%	94%	94%	94%	94%

TABLE 40

FIRMS PROVIDING MORTGAGE BUYDOWNS FOR NEW HOME PURCHASES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	5	7	1	1	-	-	15
TOTAL ANSWERING	238 100%	94 100%	104 100%	94 100%	34 100%	21 100%	589 100%
MORTGAGE BUYDOWNS							
FIRM DOES PROVIDE	4%	3%	6%	10%	6%	10%	6%
FIRM DOES NOT PROVIDE	96%	97%	94%	90%	94%	90%	94%

TABLE 41

LENGTH OF TIME BUYDOWN SUBSIDY IS IN EFFECT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	2	3	1	-	2	5	2	-	1	1	2	33
NO ANSWER; DON'T KNOW	-	-	-	-	-	1	1	-	-	-	1	3
TOTAL ANSWERING	2 100%	3 100%	1 100%	- -	2 100%	4 100%	1 100%	-	1 100%	1 100%	1 100%	30 100%
LENGTH OF TIME												
LESS THAN ONE YEAR	-	67%	-	-	-	-	-	-	-	-	-	7%
ONE YEAR	-	-	-	-	50%	-	-	-	-	-	-	3%
TWO YEARS	-	-	-	-	50%	25%	-	-	-	-	-	13%
THREE YEARS	-	33%	-	-	-	25%	100%	-	100%	-	-	37%
FIVE YEARS	-	-	-	-	-	25%	-	-	-	-	-	7%
SIX OR MORE YEARS	-	-	100%	-	-	25%	-	-	-	-	100%	10%
LIFE OF MORTGAGE	100%	-	-	-	-	-	-	-	-	100%	-	23%

TABLE 41
LENGTH OF TIME BUYDOWN SUBSIDY IS IN EFFECT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	1	1	4	1	1	-	-	1	1	4	33
NO ANSWER;DON'T KNOW	-	-	-	-	-	-	-	-	-	-	3
TOTAL ANSWERING	1 100%	1 100%	4 100%	1 100%	1 100%	- -	-	1 100%	1 100%	4 100%	30 100%
LENGTH OF TIME											
LESS THAN ONE YEAR	-	-	-	-	-	-	-	-	-	-	7%
ONE YEAR	-	-	-	-	-	-	-	-	-	-	3%
TWO YEARS	-	100%	25%	-	-	-	-	-	-	-	13%
THREE YEARS	100%	-	50%	100%	-	-	-	100%	-	50%	37%
FIVE YEARS	-	-	-	-	-	-	-	-	-	25%	7%
SIX OR MORE YEARS	-	-	-	-	-	-	-	-	-	-	10%
LIFE OF MORTGAGE	-	-	25%	-	100%	-	-	-	100%	25%	23%

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TABLE 41
LENGTH OF TIME BUYDOWN SUBSIDY IS IN EFFECT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	10	3	6	9	2	2	33
NO ANSWER;DON'T KNOW	-	1	-	1	-	-	3
TOTAL ANSWERING	10 100%	2 100%	6 100%	8 100%	2 100%	2 100%	30 100%
LENGTH OF TIME							
LESS THAN ONE YEAR	10%	-	-	-	50%	-	7%
ONE YEAR	10%	-	-	-	-	-	3%
TWO YEARS	20%	50%	17%	-	-	-	13%
THREE YEARS	30%	50%	17%	63%	-	50%	37%
FIVE YEARS	-	-	17%	-	-	50%	7%
SIX OR MORE YEARS	10%	-	17%	-	50%	-	10%
LIFE OF MORTGAGE	20%	-	33%	38%	-	-	23%

TABLE 42

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUYDOWN PROCESS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	2	3	1	-	2	5	2	-	1	1	2	33
NO ANSWER;DON'T KNOW	-	-	-	-	-	1	1	-	-	-	1	3
TOTAL ANSWERING	2 100%	3 100%	1 100%	- -	2 100%	4 100%	1 100%	- -	1 100%	1 100%	1 100%	30 100%
COORDINATION OF BUYDOWNS												
USE AN OUTSIDE SPECIALIST TO COORDINATE	-	33%	100%	-	-	50%	-	-	100%	-	100%	37%
WORK DIRECTLY WITH LENDERS	100%	67%	-	-	100%	50%	100%	-	-	100%	-	63%

TABLE 42

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUYDOWN PROCESS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSMRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	1	1	4	1	1	-	-	1	1	4	33
NO ANSWER:DON'T KNOW	-	-	-	-	-	-	-	-	-	-	3
TOTAL ANSWERING	1 100%	1 100%	4 100%	1 100%	1 100%	- -	- -	1 100%	1 100%	4 100%	30 100%
COORDINATION OF BUYDOWNS											
USE AN OUTSIDE SPECIALIST TO COORDINATE	100%	-	25%	-	-	-	-	-	100%	50%	37%
WORK DIRECTLY WITH LENDERS	-	100%	75%	100%	100%	-	-	100%	-	50%	63%

TABLE 42

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUYDOWN PROCESS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	10	3	6	9	2	2	33
NO ANSWER;DON'T KNOW	-	1	-	1	-	-	3
TOTAL ANSWERING	10 100%	2 100%	6 100%	8 100%	2 100%	2 100%	30 100%
COORDINATION OF BUYDOWNS							
USE AN OUTSIDE SPECIALIST TO COORDINATE	10%	-	50%	63%	50%	50%	37%
WORK DIRECTLY WITH LENDERS	90%	100%	50%	38%	50%	50%	63%

TABLE 43

WHETHER MORTGAGE BUYDOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	2	3	1	-	2	5	2	-	1	1	2	33
NO ANSWER;DON'T KNOW	-	-	-	-	-	1	-	-	-	-	1	2
TOTAL ANSWERING	2 100%	3 100%	1 100%	- -	2 100%	4 100%	2 100%	- -	1 100%	1 100%	1 100%	31 100%
MORTGAGE BUYDOWNS AND MIDA PROGRAMS												
BUYDOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	100%	67%	100%	-	50%	75%	50%	-	100%	100%	100%	77%
BUYDOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	-	33%	-	-	50%	25%	50%	-	-	-	-	23%

TABLE 43

WHETHER MORTGAGE BUYDOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	1	1	4	1	1	-	-	1	1	4	33
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	2
TOTAL ANSWERING	1 100%	1 100%	4 100%	1 100%	1 100%	- -	- -	1 100%	1 100%	4 100%	31 100%
MORTGAGE BUYDOWNS AND MIDA PROGRAMS											
BUYDOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	100%	100%	75%	100%	100%	-	-	-	100%	75%	77%
BUYDOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	-	-	25%	-	-	-	-	100%	-	25%	23%

TABLE 43

WHETHER MORTGAGE BUYDOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING MORTGAGE BUYDOWNS	10	3	6	9	2	2	33
NO ANSWER;DON'T KNOW	-	1	-	-	-	-	2
TOTAL ANSWERING	10 100%	2 100%	6 100%	9 100%	2 100%	2 100%	31 100%
MORTGAGE BUYDOWNS AND MIDA PROGRAMS							
BUYDOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	60%	50%	67%	100%	100%	100%	77%
BUYDOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	40%	50%	33%	-	-	-	23%

TABLE 44

REASONS FOR INSTITUTING MORTGAGE BUY-DOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO INSTITUTED	2	2	1	-	1	3	1	-	1	1	1	24
NO ANSWER; DON'T KNOW	-	-	-	-	-	1	-	-	-	1	-	3
TOTAL ANSWERING	2 100%	2 100%	1 100%	- -	1 100%	2 100%	1 100%	- -	1 100%	- -	1 100%	21 100%
REASONS FOR INSTITUTING												
BETTER FOR BOTH EMPLOYEE AND COMPANY	-	50%	100%	-	100%	50%	-	-	-	-	-	29%
TO GIVE EMPLOYEES A CHOICE	-	-	-	-	-	-	-	-	-	-	-	5%
MORE COST EFFECTIVE THAN MIDA	100%	-	-	-	-	-	-	-	100%	-	100%	24%
BECAUSE OF HIGH INTEREST RATES	-	50%	-	-	-	-	100%	-	-	-	-	29%
TO MAKE AVAILABLE TO MORE EMPLOYEES/MIDA ONLY FOR KEY EXECUTIVES	-	-	-	-	-	-	-	-	-	-	-	5%
KEY EXECUTIVES WANTED MORE BENEFITS	-	-	-	-	-	-	-	-	-	-	-	-
ALL OTHER	-	-	-	-	-	50%	-	-	-	-	-	10%

TABLE 44
REASONS FOR INSTITUTING MORTGAGE BUYDOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO INSTITUTED	1	1	3	1	1	-	-	-	1	3	24
NO ANSWER:DON'T KNOW	-	1	-	-	-	-	-	-	-	-	3
TOTAL ANSWERING	1 100%	- -	3 100%	1 100%	1 100%	- -	- -	- -	1 100%	3 100%	21 100%
REASONS FOR INSTITUTING											
BETTER FOR BOTH EMPLOYEE AND COMPANY	-	-	33%	-	100%	-	-	-	-	-	29%
TO GIVE EMPLOYEES A CHOICE	-	-	33%	-	-	-	-	-	-	-	5%
MORE COST EFFECTIVE THAN MIDA	-	-	-	-	-	-	-	-	-	33%	24%
BECAUSE OF HIGH INTEREST RATES	-	-	33%	-	-	-	-	-	100%	67%	29%
TO MAKE AVAILABLE TO MORE EMPLOYEES/MIDA ONLY FOR KEY EXECUTIVES	100%	-	-	-	-	-	-	-	-	-	5%
KEY EXECUTIVES WANTED MORE BENEFITS											
ALL OTHER	-	-	-	100%	-	-	-	-	-	-	10%

TABLE 44

REASONS FOR INSTITUTING MORTGAGE BUYDOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO INSTITUTED	6	1	4	9	2	2	24
NO ANSWER;DON'T KNOW	3	-	-	-	-	-	3
TOTAL ANSWERING	3 100%	1 100%	4 100%	9 100%	2 100%	2 100%	21 100%
REASONS FOR INSTITUTING							
BETTER FOR BOTH EMPLOYEE AND COMPANY	67%	100%	25%	11%	50%	-	29%
TO GIVE EMPLOYEES A CHOICE	-	-	-	11%	-	-	5%
MORE COST EFFECTIVE THAN MIDA	33%	-	25%	22%	50%	-	24%
BECAUSE OF HIGH INTEREST RATES	-	-	25%	33%	-	100%	29%
TO MAKE AVAILABLE TO MORE EMPLOYEES/MIDA ONLY FOR KEY EXECUTIVES	-	-	-	11%	-	-	5%
KEY EXECUTIVES WANTED MORE BENEFITS							
ALL OTHER	-	-	25%	11%	-	-	10%

TABLE 45

FIRMS WITH PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE THEIR MORTGAGES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	23	32	14	4	50	55	18	13	10	22	8	459
NO ANSWER;DON'T KNOW	-	-	-	-	-	2	2	-	-	-	1	6
TOTAL ANSWERING	23 100%	32 100%	14 100%	4 100%	50 100%	53 100%	16 100%	13 100%	10 100%	22 100%	7 100%	453 100%
PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES												
HAVE FORMAL POLICY TO ENCOURAGE EMPLOYEES	22%	6%	7%	-	4%	15%	6%	15%	10%	5%	-	10%
HANDLED ON A CASE BY CASE BASIS	9%	13%	-	-	20%	4%	13%	8%	10%	5%	-	10%
HAVE NO PROGRAM OR POLICY TO ENCOURAGE EMPLOYEES	70%	81%	93%	100%	76%	81%	81%	77%	80%	91%	100%	80%

TABLE 45

FIRMS WITH PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE THEIR MORTGAGES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	14	40	23	21	13	8	12	14	16	49	459
NO ANSWER;DON'T KNOW	-	-	-	-	-	-	-	-	-	1	6
TOTAL ANSWERING	14 100%	40 100%	23 100%	21 100%	13 100%	8 100%	12 100%	14 100%	16 100%	48 100%	453 100%
PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES											
HAVE FORMAL POLICY TO ENCOURAGE EMPLOYEES	21%	8%	22%	10%	15%	13%	8%	7%	6%	6%	10%
HANDLED ON A CASE BY CASE BASIS	21%	8%	4%	10%	8%	13%	17%	14%	6%	15%	10%
HAVE NO PROGRAM OR POLICY TO ENCOURAGE EMPLOYEES	57%	85%	74%	81%	77%	75%	75%	79%	88%	79%	80%

TABLE 45

FIRMS WITH PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE THEIR MORTGAGES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	179	73	82	77	28	18	459
NO ANSWER;DON'T KNOW	2	1	1	-	-	1	6
TOTAL ANSWERING	177 100%	72 100%	81 100%	77 100%	28 100%	17 100%	453 100%
PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES							
HAVE FORMAL POLICY TO ENCOURAGE EMPLOYEES	6%	10%	10%	12%	25%	24%	10%
HANDLED ON A CASE BY CASE BASIS	11%	7%	7%	16%	14%	-	10%
HAVE NO PROGRAM OR POLICY TO ENCOURAGE EMPLOYEES	84%	83%	83%	73%	61%	76%	80%

TABLE 46

FIRMS WHICH PAY FEES FOR REFINANCING MORTGAGES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH PROGRAM TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES	7	6	1	-	12	10	3	3	2	2	-	92
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERING	7 100%	6 100%	1 100%	- -	12 100%	10 100%	3 100%	3 100%	2 100%	2 100%	- -	92 100%
FEES FOR REFINANCING MORTGAGES												
COMPANY WILL PAY FEES FOR REFINANCING	100%	100%	100%	-	75%	70%	67%	33%	50%	50%	-	84%
COMPANY WILL NOT PAY FEES FOR REFINANCING	-	-	-	-	25%	30%	33%	67%	50%	50%	-	16%

TABLE 46

FIRMS WHICH PAY FEES FOR REFINANCING MORTGAGES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH PROGRAM TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES	6	6	6	4	3	2	3	3	2	11	92
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-
TOTAL ANSWERING	6 100%	6 100%	6 100%	4 100%	3 100%	2 100%	3 100%	3 100%	2 100%	11 100%	92 100%
FEES FOR REFINANCING MORTGAGES											
COMPANY WILL PAY FEES FOR REFINANCING	67%	100%	83%	75%	100%	100%	100%	100%	100%	100%	84%
COMPANY WILL NOT PAY FEES FOR REFINANCING	33%	-	17%	25%	-	-	-	-	-	-	16%

TABLE 46

FIRMS WHICH PAY FEES FOR REFINANCING MORTGAGES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WITH PROGRAM TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES	29	12	14	21	11	5	92
NO ANSWER: DON'T KNOW	-	-	-	-	-	-	-
TOTAL ANSWERING	29 100%	12 100%	14 100%	21 100%	11 100%	5 100%	92 100%
FEES FOR REFINANCING MORTGAGES							
COMPANY WILL PAY FEES FOR REFINANCING	86%	75%	79%	90%	73%	100%	84%
COMPANY WILL NOT PAY FEES FOR REFINANCING	14%	25%	21%	10%	27%	-	16%

TABLE 47

FIRMS WHICH COMPENSATE THE EMPLOYEE FOR THE ADDITIONAL TAX LIABILITY ON REFINANCING FEES BY TAX ADDER PAYMENTS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PAY REFINANCING FEES	7	6	1	-	9	7	2	1	1	1	-	77
NO ANSWER: DON'T KNOW	1	-	-	-	-	1	-	-	-	-	-	3
TOTAL ANSWERING	6 100%	6 100%	1 100%	- -	9 100%	6 100%	2 100%	1 100%	1 100%	1 100%	- -	74 100%
TAX ADDER PAYMENTS ON REFINANCING FEES												
COMPANY DOES PAY TAX ADDER PAYMENTS	17%	33%	-	-	67%	50%	-	100%	100%	100%	-	49%
COMPANY DOES NOT PAY TAX ADDER PAYMENTS	83%	67%	100%	-	33%	50%	100%	-	-	-	-	51%

TABLE 47

FIRMS WHICH COMPENSATE THE EMPLOYEE FOR THE ADDITIONAL TAX LIABILITY ON REFINANCING FEES BY TAX ADDER PAYMENTS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PAY REFINANCING FEES	4	6	5	3	3	2	3	3	2	11	77
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	1	-	3
TOTAL ANSWERING	4 100%	6 100%	5 100%	3 100%	3 100%	2 100%	3 100%	3 100%	1 100%	11 100%	74 100%
TAX ADDER PAYMENTS ON REFINANCING FEES											
COMPANY DOES PAY TAX ADDER PAYMENTS	100%	17%	40%	67%	33%	-	67%	33%	100%	64%	49%
COMPANY DOES NOT PAY TAX ADDER PAYMENTS	-	83%	60%	33%	67%	100%	33%	67%	-	36%	51%

TABLE 47

FIRMS WHICH COMPENSATE THE EMPLOYEE FOR THE ADDITIONAL TAX LIABILITY ON REFINANCING FEES BY TAX ADDER PAYMENTS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO PAY REFINANCING FEES	25	9	11	19	8	5	77
NO ANSWER; DON'T KNOW	-	1	-	1	1	-	3
TOTAL ANSWERING	25 100%	8 100%	11 100%	18 100%	7 100%	5 100%	74 100%
TAX ADDER PAYMENTS ON REFINANCING FEES							
COMPANY DOES PAY TAX ADDER PAYMENTS	44%	63%	45%	50%	43%	60%	49%
COMPANY DOES NOT PAY TAX ADDER PAYMENTS	56%	38%	55%	50%	57%	40%	51%

TABLE 48

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	1	2	1	-	1	4	2	1	-	-	2	23
TOTAL ANSWERING	26 100%	45 100%	18 100%	4 100%	62 100%	65 100%	22 100%	25 100%	21 100%	32 100%	9 100%	581 100%
TAX ADDER PAYMENTS												
DO PROVIDE	62%	53%	61%	100%	69%	65%	68%	44%	62%	53%	67%	63%
DO NOT PROVIDE	38%	47%	39%	-	31%	35%	32%	56%	38%	47%	33%	37%

TABLE 48

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	1	1	1	1	2	2	-	-	1	23
TOTAL ANSWERING	18 100%	41 100%	24 100%	28 100%	17 100%	8 100%	17 100%	17 100%	17 100%	65 100%	581 100%
TAX ADDER PAYMENTS											
DO PROVIDE	89%	76%	67%	64%	53%	63%	53%	53%	82%	55%	63%
DO NOT PROVIDE	11%	24%	33%	36%	47%	38%	47%	47%	18%	45%	37%

TABLE 48

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	6	7	4	2	-	2	23
TOTAL ANSWERING	237 100%	94 100%	101 100%	93 100%	34 100%	19 100%	581 100%
TAX ADDER PAYMENTS							
DO PROVIDE	57%	63%	66%	63%	76%	89%	63%
DO NOT PROVIDE	43%	37%	34%	37%	24%	11%	37%

TABLE 49

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	16	24	11	4	43	42	15	11	13	17	6	365
NO ANSWER; DON'T KNOW	-	3	1	-	1	1	1	-	-	1	-	22
TOTAL ANSWERING	16 100%	21 100%	10 100%	4 100%	42 100%	41 100%	14 100%	11 100%	13 100%	16 100%	6 100%	343 100%
METHOD OF CALCULATING LIABILITY												
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	19%	24%	-	25%	21%	34%	21%	45%	8%	19%	33%	19%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	56%	67%	80%	50%	67%	46%	71%	27%	62%	69%	50%	61%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	25%	10%	20%	25%	12%	20%	7%	27%	23%	13%	17%	19%
OTHER METHODS	-	-	-	-	-	-	-	-	8%	-	-	1%

TABLE 49
METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	16	31	16	18	9	5	9	9	14	36	365
NO ANSWER: DON'T KNOW	2	4	1	1	1	-	1	1	1	2	22
TOTAL ANSWERING	14 100%	27 100%	15 100%	17 100%	8 100%	5 100%	8 100%	8 100%	13 100%	34 100%	343 100%
METHOD OF CALCULATING LIABILITY											
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	-	7%	33%	18%	25%	20%	-	13%	8%	15%	19%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	57%	74%	40%	53%	38%	60%	88%	63%	62%	74%	61%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	43%	19%	27%	29%	38%	20%	13%	25%	31%	9%	19%
OTHER METHODS	-	-	-	-	-	-	-	-	-	3%	1%

TABLE 49
METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	136	59	67	59	26	17	365
NO ANSWER; DON'T KNOW	12	2	2	3	2	-	22
TOTAL ANSWERING	124	57	65	56	24	17	343
	100%	100%	100%	100%	100%	100%	100%
METHOD OF CALCULATING LIABILITY							
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	23%	23%	20%	18%	8%	-	19%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	58%	60%	62%	64%	54%	82%	61%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	19%	18%	17%	18%	38%	18%	19%
OTHER METHODS	1%	-	2%	-	-	-	1%

TABLE 50
INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	13	16	10	3	33	27	11	6	12	13	4	277
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	1	-	2
TOTAL ANSWERING	13 100%	16 100%	10 100%	3 100%	33 100%	27 100%	11 100%	6 100%	12 100%	12 100%	4 100%	275 100%
INCOME BASE USED												
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	69%	63%	60%	-	55%	48%	64%	67%	58%	50%	75%	56%
NEW ANNUALIZED SALARY AFTER TRANSFER	31%	25%	30%	100%	27%	15%	18%	33%	33%	33%	25%	30%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	-	6%	10%	-	15%	30%	18%	-	8%	17%	-	11%
PRE-TRANSFER SALARY	-	-	-	-	3%	4%	-	-	-	-	-	1%
ALL OTHER	-	6%	-	-	-	4%	-	-	-	-	-	1%

TABLE 50
INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	14	25	10	14	6	4	8	7	12	29	277
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	1	2
TOTAL ANSWERING	14 100%	25 100%	10 100%	14 100%	6 100%	4 100%	8 100%	7 100%	12 100%	28 100%	275 100%
INCOME BASE USED											
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	64%	48%	70%	43%	83%	100%	75%	57%	33%	54%	56%
NEW ANNUALIZED SALARY AFTER TRANSFER	36%	32%	20%	57%	17%	-	25%	43%	50%	29%	30%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	-	12%	10%	-	-	-	-	-	17%	14%	11%
PRE-TRANSFER SALARY	-	8%	-	-	-	-	-	-	-	-	1%
ALL OTHER	-	-	-	-	-	-	-	-	-	4%	1%

TABLE 50

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	96	44	52	46	22	17	277
NO ANSWER; DON'T KNOW	2	-	-	-	-	-	2
TOTAL ANSWERING	94 100%	44 100%	52 100%	46 100%	22 100%	17 100%	275 100%
INCOME BASE USED							
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	54%	55%	48%	70%	68%	47%	56%
NEW ANNUALIZED SALARY AFTER TRANSFER	33%	30%	29%	22%	27%	47%	30%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	12%	11%	17%	7%	5%	6%	11%
PRE-TRANSFER SALARY	1%	2%	2%	2%	-	-	1%
ALL OTHER	-	2%	4%	-	-	-	1%

TABLE 51

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY											
	PETRO- LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER- SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	13	16	10	3	33	27	11	6	12	13	4	277
NO ANSWER; DON'T KNOW	1	1	-	-	2	1	1	2	1	-	-	19
TOTAL ANSWERING	12 100%	15 100%	10 100%	3 100%	31 100%	26 100%	10 100%	4 100%	11 100%	13 100%	4 100%	258 100%
DEDUCTIONS USED												
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	33%	47%	70%	67%	52%	58%	70%	25%	64%	54%	100%	56%
ACTUAL ITEMIZED DEDUCTIONS	33%	27%	20%	-	16%	31%	20%	50%	9%	23%	-	20%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	17%	13%	-	-	19%	8%	-	25%	9%	-	-	11%
USE FLAT PERCENT OF TOTAL INCOME	17%	13%	-	33%	10%	4%	-	-	18%	23%	-	11%
ALL OTHER	-	-	10%	-	3%	-	10%	-	-	-	-	1%

TABLE 51
DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	14	25	10	14	6	4	8	7	12	29	277
NO ANSWER; DON'T KNOW	-	1	2	1	-	1	1	-	-	4	19
TOTAL ANSWERING	14 100%	24 100%	8 100%	13 100%	6 100%	3 100%	7 100%	7 100%	12 100%	25 100%	258 100%
DEDUCTIONS USED											
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	36%	63%	50%	54%	67%	100%	86%	43%	42%	64%	56%
ACTUAL ITEMIZED DEDUCTIONS	14%	33%	13%	8%	-	-	-	29%	25%	16%	20%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	29%	-	25%	15%	-	-	-	29%	17%	12%	11%
USE FLAT PERCENT OF TOTAL INCOME	21%	4%	13%	23%	33%	-	14%	-	17%	8%	11%
ALL OTHER	-	-	-	-	-	-	-	-	-	-	1%

TABLE 51

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	96	44	52	46	22	17	277
NO ANSWER; DON'T KNOW	8	2	6	2	1	-	19
TOTAL ANSWERING	88 100%	42 100%	46 100%	44 100%	21 100%	17 100%	258 100%
DEDUCTIONS USED							
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	58%	62%	61%	45%	67%	35%	56%
ACTUAL ITEMIZED DEDUCTIONS	17%	14%	20%	27%	19%	35%	20%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	11%	12%	7%	14%	5%	24%	11%
USE FLAT PERCENT OF TOTAL INCOME	11%	12%	13%	11%	10%	6%	11%
ALL OTHER	2%	-	-	2%	-	-	1%

TABLE 52

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	16	24	11	4	43	42	15	11	13	17	6	365
NO ANSWER; DON'T KNOW	1	2	1	-	2	2	1	-	-	1	-	17
TOTAL ANSWERING	15 100%	22 100%	10 100%	4 100%	41 100%	40 100%	14 100%	11 100%	13 100%	16 100%	6 100%	348 100%
TAXES COVERED												
FEDERAL TAXES ONLY	47%	41%	50%	25%	56%	13%	14%	55%	46%	44%	33%	39%
FEDERAL AND STATE TAXES ONLY	-	5%	20%	-	2%	3%	-	-	8%	25%	-	7%
FEDERAL, STATE AND LOCAL TAXES	53%	55%	30%	75%	41%	85%	86%	45%	46%	31%	67%	55%

TABLE 52
WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	16	31	16	18	9	5	9	9	14	36	365
NO ANSWER: DON'T KNOW	-	3	2	-	-	-	1	-	1	-	17
TOTAL ANSWERING	16 100%	28 100%	14 100%	18 100%	9 100%	5 100%	8 100%	9 100%	13 100%	36 100%	348 100%
TAXES COVERED											
FEDERAL TAXES ONLY	50%	32%	43%	56%	56%	20%	13%	44%	46%	31%	39%
FEDERAL AND STATE TAXES ONLY	13%	11%	-	6%	44%	-	13%	-	8%	6%	7%
FEDERAL, STATE AND LOCAL TAXES	38%	57%	57%	39%	-	80%	75%	56%	46%	64%	55%

TABLE 52

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	136	59	67	59	26	17	365
NO ANSWER; DON'T KNOW	7	1	3	4	2	-	17
TOTAL ANSWERING	129 100%	58 100%	64 100%	55 100%	24 100%	17 100%	348 100%
TAXES COVERED							
FEDERAL TAXES ONLY	41%	38%	36%	40%	38%	29%	39%
FEDERAL AND STATE TAXES ONLY	5%	10%	6%	5%	17%	-	7%
FEDERAL, STATE AND LOCAL TAXES	53%	52%	58%	55%	46%	71%	55%

TABLE 53

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	16	24	11	4	43	42	15	11	13	17	6	365
NO ANSWER; DON'T KNOW	-	-	2	-	2	-	-	-	-	-	-	10
TOTAL ANSWERING	16 100%	24 100%	9 100%	4 100%	41 100%	42 100%	15 100%	11 100%	13 100%	17 100%	6 100%	355 100%
OTHER ASSISTANCE COVERED												
COVERS MIDA PAYMENTS	6%	13%	-	25%	20%	21%	20%	27%	31%	18%	17%	17%
COVERS COLA PAYMENTS	6%	-	-	-	5%	17%	7%	9%	8%	6%	-	6%
COVERS DIRECT MORTGAGE ASSISTANCE	13%	-	-	-	10%	14%	-	18%	-	-	-	7%
NONE OF THE ABOVE	81%	88%	100%	75%	71%	69%	73%	45%	62%	76%	83%	76%

TABLE 53

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	16	31	16	18	9	5	9	9	14	36	365
NO ANSWER; DON'T KNOW	-	1	1	-	-	-	1	1	1	1	10
TOTAL ANSWERING	16 100%	30 100%	15 100%	18 100%	9 100%	5 100%	8 100%	8 100%	13 100%	35 100%	355 100%
OTHER ASSISTANCE COVERED											
COVERS MIDA PAYMENTS	6%	17%	13%	22%	11%	20%	63%	13%	8%	9%	17%
COVERS COLA PAYMENTS	-	3%	7%	6%	22%	-	-	-	-	9%	6%
COVERS DIRECT MORTGAGE ASSISTANCE	-	-	13%	11%	11%	20%	25%	-	-	9%	7%
NONE OF THE ABOVE	94%	80%	80%	78%	78%	80%	25%	88%	92%	80%	76%

TABLE 53

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	136	59	67	59	26	17	365
NO ANSWER; DON'T KNOW	4	-	2	3	1	-	10
TOTAL ANSWERING	132 100%	59 100%	65 100%	56 100%	25 100%	17 100%	355 100%
OTHER ASSISTANCE COVERED							
COVERS MIDA PAYMENTS	21%	14%	15%	16%	16%	6%	17%
COVERS COLA PAYMENTS	5%	3%	6%	13%	4%	12%	6%
COVERS DIRECT MORTGAGE ASSISTANCE	8%	2%	6%	11%	4%	18%	7%
NONE OF THE ABOVE	73%	86%	77%	70%	80%	76%	76%

TABLE 54

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	16	24	11	4	43	42	15	11	13	17	6	365
NO ANSWER; DON'T KNOW	-	4	1	-	-	3	1	2	1	2	-	26
TOTAL ANSWERING	16 100%	20 100%	10 100%	4 100%	43 100%	39 100%	14 100%	9 100%	12 100%	15 100%	6 100%	339 100%
ALSO REIMBURSE TAX GROSS-UP												
DO REIMBURSE	56%	55%	60%	25%	70%	72%	86%	56%	67%	53%	50%	68%
DO NOT REIMBURSE	44%	45%	40%	75%	30%	28%	14%	44%	33%	47%	50%	32%

TABLE 54

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	16	31	16	18	9	5	9	9	14	36	365
NO ANSWER; DON'T KNOW	2	2	1	-	-	-	1	1	1	4	26
TOTAL ANSWERING	14 100%	29 100%	15 100%	18 100%	9 100%	5 100%	8 100%	8 100%	13 100%	32 100%	339 100%
ALSO REIMBURSE TAX GROSS-UP											
DO REIMBURSE	64%	83%	67%	89%	67%	100%	88%	38%	77%	59%	68%
DO NOT REIMBURSE	36%	17%	33%	11%	33%	-	13%	63%	23%	41%	32%

TABLE 54

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	136	59	67	59	26	17	365
NO ANSWER; DON'T KNOW	15	6	2	2	1	-	26
TOTAL ANSWERING	121 100%	53 100%	65 100%	57 100%	25 100%	17 100%	339 100%
ALSO REIMBURSE TAX GROSS-UP							
DO REIMBURSE	63%	68%	72%	70%	72%	76%	68%
DO NOT REIMBURSE	37%	32%	28%	30%	28%	24%	32%

TABLE 55
METHOD OF CALCULATING TAX GROSS-UP

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	9	11	6	1	30	28	12	5	8	8	3	230
NO ANSWER; DON'T KNOW	-	1	-	-	2	-	1	-	-	-	-	9
TOTAL ANSWERING	9 100%	10 100%	6 100%	1 100%	28 100%	28 100%	11 100%	5 100%	8 100%	8 100%	3 100%	221 100%
METHOD OF CALCULATING												
CALCULATE ON AN INDIVIDUAL BASIS	78%	80%	100%	100%	93%	61%	91%	80%	63%	75%	100%	79%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	22%	20%	-	-	7%	39%	9%	20%	38%	25%	-	21%
OTHER METHODS	-	-	-	-	-	-	-	-	-	-	-	-

TABLE 55
METHOD OF CALCULATING TAX GROSS-UP

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	9	24	10	16	6	5	7	3	10	19	230
NO ANSWER; DON'T KNOW	-	2	-	1	1	-	-	-	-	1	9
TOTAL ANSWERING	9 100%	22 100%	10 100%	15 100%	5 100%	5 100%	7 100%	3 100%	10 100%	18 100%	221 100%
METHOD OF CALCULATING											
CALCULATE ON AN INDIVIDUAL BASIS	100%	86%	50%	80%	80%	40%	86%	33%	80%	83%	79%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	-	14%	40%	20%	20%	60%	14%	67%	20%	17%	21%
OTHER METHODS	-	-	10%	-	-	-		-	-	-	-

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TABLE 55
METHOD OF CALCULATING TAX GROSS-UP

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	76	36	47	40	18	13	230
NO ANSWER; DON'T KNOW	5	2	1	1	-	-	9
TOTAL ANSWERING	71 100%	34 100%	46 100%	39 100%	18 100%	13 100%	221 100%
METHOD OF CALCULATING							
CALCULATE ON AN INDIVIDUAL BASIS	80%	85%	76%	72%	72%	92%	79%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	18%	15%	24%	28%	28%	8%	21%
OTHER METHODS	1%	-	-	-	-		-

TABLE 56
WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	9	11	6	1	30	28	12	5	8	8	3	230
NO ANSWER; DON'T KNOW	-	-	-	-	2	1	2	-	-	-	-	6
TOTAL ANSWERING	9 100%	11 100%	6 100%	1 100%	28 100%	27 100%	10 100%	5 100%	8 100%	8 100%	3 100%	224 100%
TAXES COVERED												
FEDERAL TAXES ONLY	33%	27%	33%	100%	36%	7%	10%	40%	38%	25%	33%	29%
FEDERAL AND STATE TAXES ONLY	-	9%	17%	-	4%	4%	-	-	13%	25%	-	8%
FEDERAL, STATE AND LOCAL TAXES	67%	64%	50%	-	61%	89%	90%	60%	50%	50%	67%	64%

TABLE 56

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	9	24	10	16	6	5	7	3	10	19	230
NO ANSWER; DON'T KNOW	-	1	-	-	-	-	-	-	-	-	6
TOTAL ANSWERING	9 100%	23 100%	10 100%	16 100%	6 100%	5 100%	7 100%	3 100%	10 100%	19 100%	224 100%
TAXES COVERED											
FEDERAL TAXES ONLY	22%	35%	30%	50%	67%	-	14%	-	40%	21%	29%
FEDERAL AND STATE TAXES ONLY	22%	9%	-	13%	33%	-	-	-	10%	5%	8%
FEDERAL, STATE AND LOCAL TAXES	56%	57%	70%	38%	-	100%	86%	100%	50%	74%	64%

TABLE 56
WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	**25 - 49**	**50 - 99**	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	76	36	47	40	18	13	230
NO ANSWER; DON'T KNOW	3	1	1	1	-	-	6
TOTAL ANSWERING	73 100%	35 100%	46 100%	39 100%	18 100%	13 100%	224 100%
TAXES COVERED							
FEDERAL TAXES ONLY	26%	23%	33%	36%	28%	23%	29%
FEDERAL AND STATE TAXES ONLY	5%	11%	4%	8%	22%	-	8%
FEDERAL, STATE AND LOCAL TAXES	68%	66%	63%	56%	50%	77%	64%

TABLE 57
FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	1	1	-		1	1	2	8
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	62 100%	68 100%	24 100%	26 100%	20 100%	31 100%	9 100%	596 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES												
DO OFFER ASSISTANCE	26%	34%	16%	50%	29%	34%	38%	38%	10%	26%	22%	28%
DO NOT OFFER ASSISTANCE	74%	66%	84%	50%	71%	66%	63%	62%	90%	74%	78%	72%

TABLE 57

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER: DON'T KNOW	-	-	-	-	-	-	1	1	-	-	8
TOTAL ANSWERING	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	18 100%	16 100%	17 100%	66 100%	596 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES											
DO OFFER ASSISTANCE	39%	31%	32%	45%	17%	-	17%	31%	29%	15%	28%
DO NOT OFFER ASSISTANCE	61%	69%	68%	55%	83%	100%	83%	69%	71%	85%	72%

TABLE 57

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	3	1	1	2	-	-	8
TOTAL ANSWERING	240 100%	100 100%	104 100%	93 100%	34 100%	21 100%	596 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES							
DO OFFER ASSISTANCE	27%	25%	29%	30%	26%	43%	28%
DO NOT OFFER ASSISTANCE	73%	75%	71%	70%	74%	57%	72%

TABLE 58

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	7	16	3	2	18	23	9	10	2	8	2	167
NO ANSWER; DON'T KNOW	-	-	-	1	1	2	-	-	-	-	-	8
TOTAL ANSWERING	7 100%	16 100%	3 100%	1 100%	17 100%	21 100%	9 100%	10 100%	2 100%	8 100%	2 100%	159 100%
COMPANY ASSISTANCE												
INFORMAL COUNSELING SESSIONS	43%	69%	67%	100%	47%	48%	67%	70%	50%	50%	-	60%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	43%	25%	67%	100%	18%	43%	33%	10%	-	-	-	30%
TRY TO FIND THEM JOB WITHIN COMPANY	43%	50%	-	100%	35%	29%	78%	50%	-	13%	50%	47%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/ SUPPLIERS	43%	88%	100%	100%	65%	62%	67%	90%	50%	50%	-	70%
REFER SPOUSE TO EMPLOYMENT AGENCY	86%	63%	67%	100%	47%	48%	44%	60%	50%	50%	50%	60%
HELP PREPARE RESUMES	57%	81%	67%	100%	41%	57%	33%	50%	50%	38%	50%	56%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	43%	-	67%	-	-	14%	11%	-	-	13%	-	10%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	14%	19%	33%	-	12%	24%	22%	30%	-	-	-	18%
PAY FOR RESUME PREPARATION	29%	31%	33%	-	12%	24%	22%	10%	-	-	-	25%
OTHER TYPES OF ASSISTANCE	-	-	-	-	-	19%	11%	10%	-	13%	-	7%

TABLE 58

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	7	13	8	13	3	-	3	5	5	10	167
NO ANSWER; DON'T KNOW	2	1	-	-	-	-	-	1	-	-	8
TOTAL ANSWERING	5 100%	12 100%	8 100%	13 100%	3 100%	- -	3 100%	4 100%	5 100%	10 100%	159 100%
COMPANY ASSISTANCE											
INFORMAL COUNSELING SESSIONS	60%	75%	63%	100%	33%	-	33%	50%	60%	50%	60%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	60%	25%	63%	31%	33%	-	-	25%	60%	20%	30%
TRY TO FIND THEM JOB WITHIN COMPANY	80%	58%	38%	69%	33%	-	100%	50%	60%	40%	47%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/ SUPPLIERS	80%	67%	75%	85%	33%	-	100%	50%	80%	80%	70%
REFER SPOUSE TO EMPLOYMENT AGENCY	40%	75%	88%	62%	67%	-	100%	50%	80%	50%	60%
HELP PREPARE RESUMES	60%	42%	63%	69%	67%	-	67%	75%	80%	40%	56%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	20%	-	13%	23%	-	-	-	-	20%	-	10%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	-	33%	13%	23%	-	-	-	25%	40%	10%	18%
PAY FOR RESUME PREPARATION	40%	25%	50%	31%	33%	-	33%	25%	40%	40%	25%
OTHER TYPES OF ASSISTANCE	-	8%	-	-	-	-	-	25%	20%	10%	7%

TABLE 58

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	64	25	30	28	9	9	167
NO ANSWER; DON'T KNOW	4	1	2	-	1	-	8
TOTAL ANSWERING	60 100%	24 100%	28 100%	28 100%	8 100%	9 100%	159 100%
COMPANY ASSISTANCE							
INFORMAL COUNSELING SESSIONS	58%	58%	46%	79%	50%	67%	60%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	23%	38%	21%	43%	38%	33%	30%
TRY TO FIND THEM JOB WITHIN COMPANY	47%	25%	50%	50%	63%	67%	47%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	65%	75%	64%	82%	88%	56%	70%
REFER SPOUSE TO EMPLOYMENT AGENCY	53%	58%	50%	79%	63%	89%	60%
HELP PREPARE RESUMES	60%	67%	29%	68%	50%	44%	56%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	5%	4%	7%	11%	25%	44%	10%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	20%	8%	11%	32%	13%	22%	18%
PAY FOR RESUME PREPARATION	20%	21%	29%	32%	13%	33%	25%
OTHER TYPES OF ASSISTANCE	8%	-	11%	11%	-	-	7%

TABLE 59
EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	1	1	-	-	-	-	-	4
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	62 100%	68 100%	24 100%	26 100%	21 100%	32 100%	11 100%	600 100%
REIMBURSED EXPENSES												
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	4%	11%	11%	-	10%	26%	13%	12%	-	6%	18%	12%
LEASE TERMINATION PENALTIES	85%	94%	100%	100%	95%	85%	96%	92%	95%	81%	82%	90%
FINDER'S FEES	41%	53%	42%	50%	47%	53%	58%	46%	29%	31%	27%	48%
SECURITY DEPOSITS	37%	45%	37%	25%	29%	41%	54%	38%	43%	16%	36%	34%
LEGAL FEES	26%	40%	47%	75%	55%	40%	42%	23%	38%	31%	36%	43%
CASH RELOCATION ALLOWANCE	-	-	5%	-	2%	1%	4%	-	5%	3%	-	1%
DUPLICATE RENT PAYMENTS	-	-	-	-	-	1%	4%	4%	-	-	-	1%
MISCELLANEOUS EXPENSE	-	-	5%	-	2%	1%	-	-	-	3%	-	2%
NO EXPENSES REIMBURSED	7%	6%	-	-	3%	9%	4%	8%	5%	16%	-	7%

TABLE 59
EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	1	-	1	-	-	-	-	-	-	4
TOTAL ANSWERING	18 100%	41 100%	25 100%	28 100%	18 100%	10 100%	19 100%	17 100%	17 100%	66 100%	600 100%
REIMBURSED EXPENSES											
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	6%	17%	8%	18%	6%	-	11%	6%	6%	14%	12%
LEASE TERMINATION PENALTIES	89%	90%	92%	86%	89%	70%	89%	94%	94%	88%	90%
FINDER'S FEES	44%	61%	64%	54%	61%	30%	26%	59%	47%	47%	48%
SECURITY DEPOSITS	6%	41%	44%	39%	39%	20%	11%	29%	24%	29%	34%
LEGAL FEES	28%	56%	52%	39%	72%	30%	32%	47%	47%	48%	43%
CASH RELOCATION ALLOWANCE	-	-	-	-	-	-	-	-	-	-	1%
DUPLICATE RENT PAYMENTS	-	-	-	-	-	-	5%	-	-	-	1%
MISCELLANEOUS EXPENSE	-	2%	4%	-	-	-	5%	-	-	5%	2%
NO EXPENSES REIMBURSED	11%	7%	8%	4%	11%	20%	11%	6%	6%	9%	7%

TABLE 59

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	1	1	1	-	-	-	4
TOTAL ANSWERING	242 100%	100 100%	104 100%	95 100%	34 100%	21 100%	600 100%
REIMBURSED EXPENSES							
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	12%	10%	15%	11%	12%	14%	12%
LEASE TERMINATION PENALTIES	86%	89%	94%	91%	100%	100%	90%
FINDER'S FEES	44%	41%	61%	52%	47%	52%	48%
SECURITY DEPOSITS	34%	26%	38%	35%	41%	38%	34%
LEGAL FEES	42%	42%	53%	41%	38%	33%	43%
CASH RELOCATION ALLOWANCE	1%	1%	1%	-	3%	-	1%
DUPLICATE RENT PAYMENTS	-	-	2%	2%	-	-	1%
MISCELLANEOUS EXPENSE	2%	1%	-	4%	-	5%	2%
NO EXPENSES REIMBURSED	10%	3%	5%	7%	-	-	7%

TABLE 60

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	INDUSTRY											
	PETRO- LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER- SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	1	-	-	-	1	-	-	1	1	-	9
TOTAL ANSWERING	27 100%	46 100%	19 100%	4 100%	63 100%	68 100%	24 100%	26 100%	20 100%	31 100%	11 100%	595 100%
NUMBER OF HOUSE HUNTING TRIPS												
NONE	-	-	-	-	-	-	-	-	-	-	-	-
ONE	63%	37%	32%	-	32%	37%	38%	38%	45%	19%	36%	38%
TWO	33%	52%	42%	50%	57%	40%	46%	50%	40%	39%	45%	48%
THREE	-	7%	21%	25%	5%	12%	4%	4%	5%	13%	9%	6%
FOUR	-	-	-	25%	-	-	4%	4%	-	3%	-	1%
FIVE OR MORE	-	-	-	-	-	-	-	-	-	3%	-	-
REASONABLE NUMBER	-	-	-	-	-	1%	-	-	-	3%	-	1%
LIMITED TO DAYS BUT NOT TRIPS	4%	2%	-	-	2%	3%	-	4%	5%	10%	-	2%
NO LIMIT	-	2%	-	-	-	6%	4%	-	5%	3%	-	2%
NEGOTIATED; VARIES	-	-	5%	-	5%	1%	4%	-	-	6%	9%	2%
AVERAGE # OF TRIPS	1.35	1.68	1.89	2.75	1.71	1.72	1.73	1.72	1.56	2.13	1.70	1.69

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Relocation Management Inc.

TABLE 60
NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	3	-	-	-	-	-	-	-	2	9
TOTAL ANSWERING	18 100%	39 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	64 100%	595 100%
NUMBER OF HOUSE HUNTING TRIPS											
NONE	-	-	-	-	-	-	-	-	-	2%	-
ONE	72%	46%	32%	52%	22%	40%	11%	47%	41%	34%	38%
TWO	28%	49%	56%	38%	61%	50%	84%	47%	47%	56%	48%
THREE	-	3%	8%	-	6%	10%	-	6%	-	8%	6%
FOUR	-	-	4%	-	-	-	5%	-	-	-	1%
FIVE OR MORE	-	-	-	-	-	-	-	-	-	-	-
REASONABLE NUMBER	-	3%	-	-	-	-	-	-	6%	-	1%
LIMITED TO DAYS BUT NOT TRIPS	-	-	-	7%	6%	-	-	-	6%	-	2%
NO LIMIT	-	-	-	3%	6%	-		-	-	-	2%
NEGOTIATED; VARIES	-	-	-	-	-	-	-	-	-	-	2%
AVERAGE # OF TRIPS	1.28	1.55	1.84	1.42	1.81	1.70	2.00	1.59	1.53	1.73	1.69

TABLE 60
NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	3	1	1	2	-	1	9
TOTAL ANSWERING	240 100%	100 100%	104 100%	93 100%	34 100%	20 100%	595 100%
NUMBER OF HOUSE HUNTING TRIPS							
NONE	-	1%	-	-	-	-	-
ONE	36%	23%	41%	41%	50%	70%	38%
TWO	49%	59%	42%	49%	44%	25%	48%
THREE	9%	7%	6%	2%	-	5%	6%
FOUR	-	1%	2%	2%	-	-	1%
FIVE OR MORE	-	-	-	-	-	-	-
REASONABLE NUMBER	-	1%	1%	1%	-	-	1%
LIMITED TO DAYS BUT NOT TRIPS	2%	3%	5%	-	3%	-	2%
NO LIMIT	1%	5%	2%	-	-	-	2%
NEGOTIATED; VARIES	1%	-	1%	4%	3%	-	2%
AVERAGE # OF TRIPS	1.74	1.84	1.65	1.64	1.47	1.35	1.69

TABLE 61
LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
DON'T REIMBURSE	-	2	-	-	-	1	-	-	-	1	1	13
TOTAL ANSWERING	27 100%	45 100%	19 100%	4 100%	63 100%	68 100%	24 100%	26 100%	21 100%	31 100%	10 100%	591 100%
LENGTH OF TIME												
LESS THAN 15 DAYS	11%	7%	5%	-	2%	1%	13%	4%	14%	6%	-	5%
15 - 29 DAYS	7%	2%	5%	-	3%	1%	8%	-	10%	-	10%	3%
30 - 44 DAYS	41%	42%	42%	75%	48%	50%	38%	54%	10%	39%	70%	44%
45 - 59 DAYS	11%	2%	5%	-	3%	6%	8%	-	14%	6%	10%	5%
60 - 74 DAYS	11%	33%	26%	25%	19%	10%	21%	23%	10%	10%	10%	20%
75 DAYS OR MORE	11%	9%	-	-	21%	21%	13%	12%	33%	35%	-	17%
REASONABLE TIME	-	-	5%	-	-	-	-	-	-	-	-	1%
NEGOTIABLE; VARIES	-	2%	11%	-	5%	10%	-	4%	-	-	-	3%
UNLIMITED TIME	7%	2%	-	-	-	-	-	4%	10%	3%	-	1%
AVERAGE # OF DAYS	42.16	48.91	44.50	44.50	50.73	49.41	44.25	48.00	50.21	52.93	40.00	48.90

TABLE 61

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
DON'T REIMBURSE	1	3	-	-	-	-	-	-	-	4	13
TOTAL ANSWERING	17 100%	39 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	62 100%	591 100%
LENGTH OF TIME											
LESS THAN 15 DAYS	6%	8%	4%	3%	6%	-	5%	12%	6%	3%	5%
15 - 29 DAYS	-	-	4%	3%	-	-	-	-	-	5%	3%
30 - 44 DAYS	47%	41%	40%	48%	61%	30%	42%	47%	18%	50%	44%
45 - 59 DAYS	24%	3%	-	7%	6%	-	-	-	6%	6%	5%
60 - 74 DAYS	6%	21%	24%	28%	17%	60%	26%	18%	53%	16%	20%
75 DAYS OR MORE	12%	26%	28%	7%	11%	10%	21%	6%	18%	16%	17%
REASONABLE TIME	-	-	-	-	-	-	5%	-	-	2%	1%
NEGOTIABLE; VARIES	-	3%	-	3%	-	-	-	18%	-	2%	3%
UNLIMITED TIME	6%	-	-	-	-	-	-	-	-	-	1%
AVERAGE # OF DAYS	45.50	51.34	53.04	47.75	45.39	58.80	52.11	41.86	58.71	47.58	48.90

TABLE 61

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
DON'T REIMBURSE	3	3	-	2	2	-	13
TOTAL ANSWERING	240 100%	98 100%	105 100%	93 100%	32 100%	21 100%	591 100%
LENGTH OF TIME							
LESS THAN 15 DAYS	4%	4%	5%	10%	9%	-	5%
15 - 29 DAYS	3%	4%	-	3%	6%	-	3%
30 - 44 DAYS	49%	39%	38%	45%	47%	38%	44%
45 - 59 DAYS	3%	4%	9%	8%	3%	14%	5%
60 - 74 DAYS	18%	17%	30%	17%	16%	24%	20%
75 DAYS OR MORE	16%	26%	14%	14%	13%	19%	17%
REASONABLE TIME	1%	-	1%	-	-	-	1%
NEGOTIABLE: VARIES	4%	4%	3%	2%	3%	5%	3%
UNLIMITED TIME	2%	2%	-	1%	3%	-	1%
AVERAGE # OF DAYS	48.32	51.57	52.00	45.49	43.57	54.35	48.90

TABLE 62
FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AEROSN SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	2
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	63 100%	69 100%	24 100%	26 100%	21 100%	32 100%	11 100%	602 100%
HOUSEHOLD GOODS												
REIMBURSE FOR SHIPPING	96%	91%	100%	100%	94%	100%	100%	96%	90%	94%	91%	96%
DO NOT REIMBURSE FOR SHIPPING	4%	9%	-	-	6%	-	-	4%	10%	6%	9%	4%

TABLE 62

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	2	2
TOTAL ANSWERING	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	64 100%	602 100%
HOUSEHOLD GOODS											
REIMBURSE FOR SHIPPING	94%	93%	100%	90%	94%	100%	95%	100%	100%	97%	96%
DO NOT REIMBURSE FOR SHIPPING	6%	7%	-	10%	6%	-	5%	-	-	3%	4%

TABLE 62

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	1	1	-	-	-	-	2
TOTAL ANSWERING	242 100%	100 100%	105 100%	95 100%	34 100%	21 100%	602 100%
HOUSEHOLD GOODS							
REIMBURSE FOR SHIPPING	97%	96%	95%	97%	82%	100%	96%
DO NOT REIMBURSE FOR SHIPPING	3%	4%	5%	3%	18%	-	4%

TABLE 63

COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	26	43	19	4	59	69	24	25	19	30	10	576
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	1
TOTAL ANSWERING	26 100%	43 100%	19 100%	4 100%	59 100%	69 100%	24 100%	25 100%	19 100%	30 100%	10 100%	575 100%
USE OF RELOCATION FIRM												
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	31%	23%	21%	-	15%	22%	33%	20%	16%	23%	10%	24%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	69%	77%	79%	100%	85%	78%	67%	80%	84%	77%	90%	76%

TABLE 63

COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	17	39	25	26	17	10	18	17	17	62	576
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	1	1
TOTAL ANSWERING	17 100%	39 100%	25 100%	26 100%	17 100%	10 100%	18 100%	17 100%	17 100%	61 100%	575 100%
USE OF RELOCATION FIRM											
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	24%	23%	20%	38%	29%	30%	28%	18%	24%	30%	24%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	76%	77%	80%	62%	71%	70%	72%	82%	76%	70%	76%

TABLE 63

COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	235	96	100	92	28	21	576
NO ANSWER; DON'T KNOW	-	1	-	-	-	-	1
TOTAL ANSWERING	235 100%	95 100%	100 100%	92 100%	28 100%	21 100%	575 100%
USE OF RELOCATION FIRM							
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	25%	24%	24%	21%	21%	19%	24%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	75%	76%	76%	79%	79%	81%	76%

TABLE 64
PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	18	33	15	4	50	54	16	20	16	23	9	439
NO ANSWER: DON'T KNOW	-	-	-	-	-	-	-	-	-	-	-	3
TOTAL ANSWERING	18 100%	33 100%	15 100%	4 100%	50 100%	54 100%	16 100%	20 100%	16 100%	23 100%	9 100%	436 100%
PARTY OR DEPARTMENT												
PURCHASING DEPARTMENT	22%	3%	13%	25%	12%	11%	6%	5%	44%	17%	33%	11%
PERSONNEL DEPARTMENT	17%	9%	27%	25%	12%	48%	38%	45%	44%	30%	33%	25%
TRAFFIC DEPARTMENT	56%	73%	40%	25%	64%	6%	6%	35%	13%	22%	22%	42%
ANOTHER DEPARTMENT	6%	15%	-	-	6%	22%	38%	5%	-	9%	11%	13%
THE EMPLOYEE	-	-	20%	25%	6%	13%	13%	10%	-	22%	-	7%
ALL OTHER	-	-	-	-	-	-	-	-	-	-	-	1%

TABLE 64

PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS- METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO- MOTIVE	ALL OTHER	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	13	30	20	16	12	7	13	14	13	43	439
NO ANSWER; DON'T KNOW	-	2	-	-	-	-	-	-	1	-	3
TOTAL ANSWERING	13 100%	28 100%	20 100%	16 100%	12 100%	7 100%	13 100%	14 100%	12 100%	43 100%	436 100%
PARTY OR DEPARTMENT											
PURCHASING DEPARTMENT	-	4%	-	6%	8%	-	15%	14%	17%	9%	11%
PERSONNEL DEPARTMENT	23%	25%	20%	44%	8%	-	-	14%	17%	19%	25%
TRAFFIC DEPARTMENT	54%	46%	70%	38%	75%	86%	69%	29%	50%	42%	42%
ANOTHER DEPARTMENT	8%	21%	10%	6%	-	14%	8%	29%	-	26%	13%
THE EMPLOYEE	8%	4%	-	-	8%	-	8%	14%	17%	2%	7%
ALL OTHER	8%	-	-	6%	-	-	-	-	-	2%	1%

TABLE 64
PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	176	72	76	73	22	17	439
NO ANSWER; DON'T KNOW	1	-	1	-	-	-	3
TOTAL ANSWERING	175 100%	72 100%	75 100%	73 100%	22 100%	17 100%	436 100%
PARTY OR DEPARTMENT							
PURCHASING DEPARTMENT	12%	14%	9%	8%	9%	12%	11%
PERSONNEL DEPARTMENT	29%	24%	27%	19%	18%	18%	25%
TRAFFIC DEPARTMENT	33%	50%	44%	53%	45%	53%	42%
ANOTHER DEPARTMENT	13%	10%	13%	15%	23%	12%	13%
THE EMPLOYEE	13%	3%	7%	4%	-	-	7%
ALL OTHER	1%	-	-	-	5%	6%	1%

TABLE 65
POLICY FOR SELECTING VAN LINE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	18	33	15	4	50	54	16	20	16	23	9	439
NO ANSWER; DON'T KNOW	2	6	1	-	6	2	-	-	-	1	-	37
TOTAL ANSWERING	16 100%	27 100%	14 100%	4 100%	44 100%	52 100%	16 100%	20 100%	16 100%	22 100%	9 100%	402 100%
POLICY												
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	13%	19%	14%	25%	27%	21%	38%	5%	44%	14%	22%	24%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	63%	44%	36%	25%	39%	50%	38%	60%	38%	23%	44%	41%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	13%	15%	21%	25%	16%	13%	13%	15%	13%	18%	11%	15%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	6%	19%	29%	25%	14%	12%	13%	10%	-	32%	11%	14%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	6%	4%	-	-	5%	4%	-	10%	6%	14%	11%	5%
COMPANY HANDLES ON OWN												

TABLE 65
POLICY FOR SELECTING VAN LINE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSHRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	13	30	20	16	12	7	13	14	13	43	439
NO ANSWER; DON'T KNOW	2	2	1	-	2	3	4	-	1	4	37
TOTAL ANSWERING	11 100%	28 100%	19 100%	16 100%	10 100%	4 100%	9 100%	14 100%	12 100%	39 100%	402 100%
POLICY											
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	27%	18%	21%	25%	10%	50%	33%	64%	25%	28%	24%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	55%	50%	37%	44%	20%	25%	33%	21%	33%	38%	41%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	9%	11%	16%	19%	40%	-	22%	-	8%	18%	15%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	-	21%	21%	6%	30%	-	-	14%	25%	8%	14%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	9%	-	5%	6%	-	25%	11%	-	8%	8%	5%
COMPANY HANDLES ON OWN	-	-	-	-	-	-	-	-	-	-	-

TABLE 65
POLICY FOR SELECTING VAN LINE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	176	72	76	73	22	17	439
NO ANSWER; DON'T KNOW	17	7	7	3	2	1	37
TOTAL ANSWERING	159 100%	65 100%	69 100%	70 100%	20 100%	16 100%	402 100%
POLICY							
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	33%	26%	16%	20%	10%	6%	24%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	31%	38%	52%	46%	70%	50%	41%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	11%	18%	17%	17%	10%	25%	15%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	21%	8%	14%	10%	-	6%	14%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	4%	9%	-	7%	10%	13%	5%
COMPANY HANDLES ON OWN							

TABLE 66
AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NONE PROVIDED	-	8	4	-	5	5	3	5	8	7	3	78
TOTAL WHO PROVIDE	27 100%	39 100%	15 100%	4 100%	58 100%	64 100%	21 100%	21 100%	13 100%	25 100%	8 100%	526 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS												
ITEMIZED ALLOWANCE	7%	13%	13%	25%	17%	22%	19%	5%	8%	8%	13%	16%
FLAT DOLLAR ALLOWANCE OF:	26%	13%	20%	-	17%	22%	33%	29%	31%	12%	13%	22%
LESS THAN $250	-	3%	-	-	-	2%	5%	-	-	-	-	1%
$250 - $499	-	-	-	-	2%	3%	-	-	-	-	-	1%
$500 - $999	-	-	-	-	2%	3%	14%	10%	8%	4%	-	3%
$1,000 - $1,499	4%	3%	7%	-	5%	6%	10%	10%	15%	4%	-	6%
$1,500 - $1,999	4%	-	7%	-	-	-	-	5%	-	-	-	2%
$2,000 - $2,499	7%	3%	-	-	3%	2%	5%	5%	8%	-	-	3%
$2,500 OR OVER	11%	5%	7%	-	5%	6%	-	-	-	4%	13%	5%
BASED ON # OF DEPENDENTS	-	-	-	-	-	-	-	-	-	-	-	1%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
SALARY ALLOWANCE OF:	67%	64%	67%	75%	64%	53%	43%	62%	62%	80%	63%	58%
LESS THAN 2 WEEKS' SALARY	-	-	7%	-	3%	2%	-	-	-	4%	38%	2%
2 WEEKS' - LESS THAN 1 MONTH	15%	21%	13%	-	16%	13%	29%	24%	23%	24%	-	15%
1 MONTH'S SALARY	52%	44%	47%	75%	45%	39%	14%	38%	38%	52%	25%	41%
MORE THAN 1 MONTH'S SALARY	-	-	-	-	-	-	-	-	-	-	-	-
OTHER FLAT ALLOWANCES	-	5%	-	-	2%	-	5%	-	-	-	13%	1%
NEGOTIABLE	-	-	-	-	-	-	-	5%	-	-	-	1%
TYPE OF ALLOWANCE UNKNOWN	-	5%	-	-	-	3%	-	-	-	-	-	2%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSMRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NONE PROVIDED	2	3	-	4	3	2	3	3	4	6	78
TOTAL WHO PROVIDE	16 100%	39 100%	25 100%	25 100%	15 100%	8 100%	16 100%	14 100%	13 100%	60 100%	526 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS											
ITEMIZED ALLOWANCE	19%	21%	32%	16%	20%	-	25%	14%	38%	8%	16%
FLAT DOLLAR ALLOWANCE OF:	31%	21%	24%	16%	13%	25%	13%	36%	23%	33%	22%
LESS THAN $250	-	-	-	4%	-	-	-	-	-	-	1%
$250 - $499	-	-	-	-	-	13%	-	-	-	2%	1%
$500 - $999	6%	-	4%	4%	7%	-	-	-	8%	3%	3%
$1,000 - $1,499	13%	8%	8%	4%	7%	-	6%	14%	-	7%	6%
$1,500 - $1,999	-	3%	-	4%	-	-	-	-	8%	8%	2%
$2,000 - $2,499	13%	-	-	-	-	13%	6%	14%	-	3%	3%
$2,500 OR OVER	-	10%	12%	-	-	-	-	7%	8%	5%	5%
BASED ON # OF DEPENDENTS	-	-	-	-	-	-	-	-	-	5%	1%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
SALARY ALLOWANCE OF:	31%	51%	40%	68%	67%	75%	56%	43%	38%	55%	58%
LESS THAN 2 WEEKS' SALARY	6%	-	-	-	-	-	-	-	-	2%	2%
2 WEEKS' - LESS THAN 1 MONTH	13%	10%	16%	12%	13%	25%	13%	7%	-	13%	15%
1 MONTH'S SALARY	13%	41%	24%	56%	53%	50%	44%	36%	38%	40%	41%
MORE THAN 1 MONTH'S SALARY	-	-	-	-	-	-	-	-	-	-	-
OTHER FLAT ALLOWANCES	-	3%	-	-	-	-	6%	-	-	-	1%
NEGOTIABLE	-	3%	-	-	-	-	-	7%	-	3%	1%
TYPE OF ALLOWANCE UNKNOWN	19%	3%	4%	-	-	-	-	-	-	-	2%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NONE PROVIDED	37	16	9	10	3	2	78
TOTAL WHO PROVIDE	206 100%	85 100%	96 100%	85 100%	31 100%	19 100%	526 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS							
ITEMIZED ALLOWANCE	13%	16%	26%	15%	6%	21%	16%
FLAT DOLLAR ALLOWANCE OF:	26%	19%	18%	18%	35%	21%	22%
LESS THAN $250	1%	1%	1%	-	-	-	1%
$250 - $499	1%	1%	1%	-	-	5%	1%
$500 - $999	4%	4%	2%	1%	6%	-	3%
$1,000 - $1,499	9%	1%	5%	8%	6%	-	6%
$1,500 - $1,999	2%	2%	2%	2%	3%	-	2%
$2,000 - $2,499	4%	2%	2%	1%	10%	5%	3%
$2,500 OR OVER	5%	6%	4%	5%	6%	11%	5%
BASED ON # OF DEPENDENTS	-	1%	-	-	3%	-	1%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
SALARY ALLOWANCE OF:	58%	56%	54%	67%	48%	53%	58%
LESS THAN 2 WEEKS' SALARY	1%	-	4%	2%	3%	-	2%
2 WEEKS' - LESS THAN 1 MONTH	12%	18%	15%	24%	3%	21%	15%
1 MONTH'S SALARY	45%	39%	35%	41%	42%	32%	41%
MORE THAN 1 MONTH'S SALARY	-	-	-	-	-	-	-
OTHER FLAT ALLOWANCES	-	4%	1%	-	3%	5%	1%
NEGOTIABLE	1%	1%	1%	-	-	-	1%
TYPE OF ALLOWANCE UNKNOWN	1%	4%	-	-	6%	-	2%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NONE PROVIDED	-	8	4	-	5	5	3	5	8	7	3	78
TOTAL WHO PROVIDE	27 100%	39 100%	15 100%	4 100%	58 100%	64 100%	21 100%	21 100%	13 100%	25 100%	8 100%	526 100%
AMOUNT OF ALLOWANCE FOR RENTERS												
ITEMIZED ALLOWANCE	7%	13%	13%	25%	17%	22%	19%	5%	8%	8%	13%	16%
FLAT DOLLAR ALLOWANCE OF:	26%	13%	20%	-	21%	22%	33%	29%	31%	12%	25%	23%
LESS THAN $250	-	3%	-	-	-	3%	-	-	-	-	-	1%
$250 - $499	-	-	-	-	2%	2%	5%	-	-	-	-	2%
$500 - $999	4%	-	13%	-	2%	5%	19%	14%	8%	4%	13%	6%
$1,000 - $1,499	7%	3%	-	-	12%	5%	5%	5%	15%	4%	-	7%
$1,500 - $1,999	4%	3%	-	-	2%	-	-	5%	-	-	-	2%
$2,000 - $2,499	4%	3%	-	-	3%	2%	5%	5%	8%	4%	-	2%
$2,500 OR OVER	7%	3%	7%	-	-	6%	-	-	-	-	13%	3%
BASED ON # OF DEPENDENTS	-	-	-	-	-	-	-	-	-	-	-	1%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
SALARY ALLOWANCE OF:	63%	64%	67%	75%	55%	53%	38%	62%	54%	72%	50%	54%
LESS THAN 2 WEEKS' SALARY	-	5%	7%	-	5%	2%	-	-	-	4%	25%	3%
2 WEEKS' - LESS THAN 1 MONTH	15%	18%	20%	-	19%	19%	24%	29%	31%	24%	-	17%
1 MONTH'S SALARY	48%	41%	40%	75%	31%	33%	14%	33%	23%	44%	25%	34%
MORE THAN 1 MONTH'S SALARY	-	-	-	-	-	-	-	-	-	-	-	-
OTHER FLAT ALLOWANCES	-	5%	-	-	2%	-	5%	-	-	-	13%	1%
NEGOTIABLE	-	-	-	-	-	-	-	-	-	-	-	1%
TYPE OF ALLOWANCE UNKNOWN	4%	5%	-	-	5%	3%	5%	5%	8%	8%	-	5%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NONE PROVIDED	2	3	-	4	3	2	3	3	4	6	78
TOTAL WHO PROVIDE	16 100%	39 100%	25 100%	25 100%	15 100%	8 100%	16 100%	14 100%	13 100%	60 100%	526 100%
AMOUNT OF ALLOWANCE FOR RENTERS											
ITEMIZED ALLOWANCE	19%	21%	32%	16%	20%	-	25%	14%	38%	8%	16%
FLAT DOLLAR ALLOWANCE OF:	31%	26%	20%	16%	13%	38%	13%	36%	23%	30%	23%
LESS THAN $250	-	3%	-	4%	-	-	-	-	-	-	1%
$250 - $499	13%	-	4%	-	7%	13%	-	-	-	2%	2%
$500 - $999	6%	3%	-	4%	-	-	-	7%	8%	12%	6%
$1,000 - $1,499	13%	10%	4%	4%	7%	13%	6%	14%	-	8%	7%
$1,500 - $1,999	-	-	4%	4%	-	-	-	-	8%	2%	2%
$2,000 - $2,499	-	-	-	-	-	13%	6%	7%	-	-	2%
$2,500 OR OVER	-	10%	8%	-	-	-	-	7%	8%	2%	3%
BASED ON # OF DEPENDENTS	-	-	-	-	-	-	-	-	-	5%	1%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
SALARY ALLOWANCE OF:	25%	46%	36%	64%	67%	63%	56%	36%	38%	52%	54%
LESS THAN 2 WEEKS' SALARY	6%	-	-	-	7%	13%	-	-	-	3%	3%
2 WEEKS' - LESS THAN 1 MONTH	6%	13%	20%	16%	20%	13%	13%	-	-	18%	17%
1 MONTH'S SALARY	13%	33%	16%	48%	40%	38%	44%	36%	38%	30%	34%
MORE THAN 1 MONTH'S SALARY	-	-	-	-	-	-	-	-	-	-	-
OTHER FLAT ALLOWANCES	-	3%	-	-	-	-	6%	-	-	-	1%
NEGOTIABLE	-	3%	-	4%	-	-	-	14%	-	2%	1%
TYPE OF ALLOWANCE UNKNOWN	25%	3%	12%	-	-	-	-	-	-	8%	5%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NONE PROVIDED	37	16	9	10	3	2	78
TOTAL WHO PROVIDE	206 100%	85 100%	96 100%	85 100%	31 100%	19 100%	526 100%
AMOUNT OF ALLOWANCE FOR RENTERS							
ITEMIZED ALLOWANCE	13%	16%	26%	15%	6%	21%	16%
FLAT DOLLAR ALLOWANCE OF:	27%	18%	18%	20%	39%	21%	23%
LESS THAN $250	1%	-	2%	1%	-	-	1%
$250 - $499	1%	4%	-	-	6%	5%	2%
$500 - $999	8%	2%	5%	4%	3%	5%	6%
$1,000 - $1,499	8%	4%	4%	8%	10%	11%	7%
$1,500 - $1,999	1%	2%	1%	4%	-	-	2%
$2,000 - $2,499	3%	-	1%	1%	10%	-	2%
$2,500 OR OVER	3%	5%	4%	2%	6%	-	3%
BASED ON # OF DEPENDENTS	-	1%	-	-	3%	-	1%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
SALARY ALLOWANCE OF:	55%	52%	51%	62%	42%	53%	54%
LESS THAN 2 WEEKS' SALARY	2%	1%	4%	5%	3%	-	3%
2 WEEKS' - LESS THAN 1 MONTH	15%	18%	17%	22%	10%	26%	17%
1 MONTH'S SALARY	37%	33%	30%	35%	29%	26%	34%
MORE THAN 1 MONTH'S SALARY	-	-	-	-	-	-	-
OTHER FLAT ALLOWANCES	-	4%	1%	-	3%	5%	1%
NEGOTIABLE	1%	1%	1%	-	3%	-	1%
TYPE OF ALLOWANCE UNKNOWN	4%	9%	3%	2%	6%	-	5%

TABLE 68

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER	1	-	-	-	1	-	1	-	-	-	1	8
TOTAL ANSWERING	26 100%	47 100%	19 100%	4 100%	62 100%	69 100%	23 100%	26 100%	21 100%	32 100%	10 100%	596 100%
USE OF RELOCATION FIRMS												
COMPANY DOES USE	88%	66%	68%	100%	74%	67%	65%	69%	67%	78%	80%	73%
COMPANY DOES NOT USE	12%	34%	32%	-	26%	33%	35%	31%	33%	22%	20%	27%

TABLE 68
COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COSMETICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTOMOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER	3	-	-	-	-	-	-	-	-	1	8
TOTAL ANSWERING	15 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	65 100%	596 100%
USE OF RELOCATION FIRMS											
COMPANY DOES USE	87%	74%	88%	62%	78%	100%	42%	82%	76%	80%	73%
COMPANY DOES NOT USE	13%	26%	12%	38%	22%	-	58%	18%	24%	20%	27%

TABLE 68

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER	4	2	1	-	-	-	8
TOTAL ANSWERING	239 100%	99 100%	104 100%	95 100%	34 100%	21 100%	596 100%
USE OF RELOCATION FIRMS							
COMPANY DOES USE	65%	76%	78%	81%	88%	86%	73%
COMPANY DOES NOT USE	35%	24%	22%	19%	12%	14%	27%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	1	-	-	-	1
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	63 100%	69 100%	24 100%	25 100%	21 100%	32 100%	11 100%	603 100%
REIMBURSEMENTS												
YES, ELIGIBLE FOR ALL REIMBURSMENTS	41%	32%	32%	100%	37%	46%	46%	44%	52%	34%	36%	39%
NO, ELIGIBLE FOR NO REIMBURSMENTS	4%	-	-	-	-	1%	-	-	-	-	-	1%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	41%	19%	26%	-	17%	22%	17%	28%	5%	19%	18%	21%
SOME OR ALL OF THE HOME SALE EXPENSE	4%	28%	11%	-	19%	20%	29%	1%	14%	13%	-	17%
COST OF DISPOSING OF APARTMENT, IF RENTER	7%	26%	11%	-	19%	12%	13%	16%	10%	16%	9%	15%
ONE OR MORE HOUSE HUNTING TRIPS	15%	47%	42%	-	44%	30%	25%	20%	19%	44%	45%	35%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	4%	32%	5%	-	19%	13%	25%	4%	5%	13%	18%	16%
SHIPMENT OF HOUSEHOLD GOODS	15%	49%	42%	-	46%	30%	38%	28%	33%	41%	45%	37%
TRANSPORTATION OF FAMILY TO NEW LOCATION	15%	49%	42%	-	46%	30%	38%	24%	38%	41%	45%	37%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	15%	49%	32%	-	46%	28%	33%	20%	24%	34%	45%	34%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
MISCELLANEOUS MOVING ALLOWANCE	7%	13%	16%	-	19%	10%	21%	-	14%	13%	9%	13%
TAX GROSS-UP ON MOVING EXPENSES	7%	23%	11%	-	30%	13%	13%	8%	14%	16%	36%	18%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	-	-	-	-	-	1
TOTAL ANSWERING	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	66 100%	603 100%
REIMBURSEMENTS											
YES, ELIGIBLE FOR ALL REIMBURSMENTS	28%	26%	52%	62%	50%	60%	26%	29%	12%	38%	39%
NO, ELIGIBLE FOR NO REIMBURSMENTS	6%	2%	-	-	-	-	-	18%	-	2%	1%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	22%	19%	20%	17%	11%	20%	21%	12%	29%	29%	21%
SOME OR ALL OF THE HOME SALE EXPENSE	17%	31%	12%	7%	11%	10%	21%	12%	35%	18%	17%
COST OF DISPOSING OF APARTMENT, IF RENTER	22%	19%	12%	14%	11%	-	16%	12%	41%	12%	15%
ONE OR MORE HOUSE HUNTING TRIPS	33%	52%	20%	21%	39%	20%	47%	35%	53%	30%	35%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	11%	26%	12%	10%	6%	10%	11%	12%	35%	17%	16%
SHIPMENT OF HOUSEHOLD GOODS	44%	52%	28%	21%	39%	20%	53%	35%	59%	30%	37%
TRANSPORTATION OF FAMILY TO NEW LOCATION	39%	52%	28%	21%	39%	20%	47%	29%	59%	32%	37%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	44%	48%	24%	21%	39%	20%	42%	29%	59%	30%	34%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
MISCELLANEOUS MOVING ALLOWANCE	22%	19%	4%	7%	17%	10%	11%	29%	29%	11%	13%
TAX GROSS-UP ON MOVING EXPENSES	11%	29%	16%	14%	22%	10%	16%	18%	41%	15%	18%

TABLE 69
WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	1	-	-	-	-		1
TOTAL ANSWERING	242 100%	101 100%	105 100%	95 100%	34 100%	21 100%	603 100%
REIMBURSEMENTS							
YES, ELIGIBLE FOR ALL REIMBURSMENTS	41%	39%	35%	42%	26%	43%	39%
NO, ELIGIBLE FOR NO REIMBURSMENTS	1%	2%	1%	1%	-	-	1%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	20%	21%	23%	18%	32%	29%	21%
SOME OR ALL OF THE HOME SALE EXPENSE	15%	20%	18%	20%	21%	19%	17%
COST OF DISPOSING OF APARTMENT, IF RENTER	11%	19%	18%	19%	18%	14%	15%
ONE OR MORE HOUSE HUNTING TRIPS	35%	37%	32%	36%	38%	29%	35%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	14%	22%	14%	14%	18%	19%	16%
SHIPMENT OF HOUSEHOLD GOODS	37%	38%	39%	38%	41%	29%	37%
TRANSPORTATION OF FAMILY TO NEW LOCATION	36%	38%	37%	39%	41%	29%	37%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	35%	36%	35%	33%	41%	29%	34%
MISCELLANEOUS MOVING ALLOWANCE	15%	10%	14%	14%	12%	10%	13%
TAX GROSS-UP ON MOVING EXPENSES	15%	24%	21%	17%	26%	10%	18%

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	1	-	1	-	-	-	3
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	63 100%	68 100%	24 100%	25 100%	21 100%	32 100%	11 100%	601 100%
REIMBURSEMENTS												
YES, ELIGIBLE FOR ALL REIMBURSMENTS	19%	26%	5%	25%	17%	18%	17%	16%	38%	16%	18%	19%
NO, ELIGIBLE FOR NO REIMBURSMENTS	4%	2%	5%	-	3%	10%	13%	8%	5%	-	9%	6%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	19%	11%	11%	-	13%	12%	13%	16%	-	13%	9%	12%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	7%	9%	-	-	5%	9%	13%	12%	-	-	18%	6%
SOME OR ALL OF THE HOME SALE EXPENSE	7%	19%	11%	-	13%	9%	13%	16%	14%	6%	-	13%
COST OF DISPOSING OF APARTMENT, IF RENTER	7%	26%	5%	25%	24%	13%	21%	20%	24%	16%	9%	19%
ONE OR MORE HOUSE HUNTING TRIPS	30%	51%	63%	75%	57%	40%	25%	48%	29%	56%	36%	45%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	7%	23%	5%	-	17%	4%	13%	16%	10%	6%	9%	13%
SHIPMENT OF HOUSEHOLD GOODS	48%	53%	68%	75%	62%	50%	38%	48%	48%	66%	45%	55%
TRANSPORTATION OF FAMILY TO NEW LOCATION	48%	53%	68%	75%	62%	44%	42%	44%	43%	53%	45%	52%

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	41%	51%	58%	50%	59%	32%	29%	32%	38%	44%	45%	46%
MISCELLANEOUS MOVING ALLOWANCE	11%	9%	21%	-	21%	9%	29%	4%	14%	13%	9%	18%
TAX GROSS-UP ON MOVING EXPENSES	22%	23%	16%	25%	30%	18%	21%	20%	19%	22%	27%	24%

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & PUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER: DON'T KNOW	-	-	-	-	-	-	-	-	-	1	3
TOTAL ANSWERING	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	65 100%	601 100%
REIMBURSEMENTS											
YES, ELIGIBLE FOR ALL REIMBURSMENTS	6%	17%	12%	34%	33%	30%	21%	18%	-	17%	19%
NO, ELIGIBLE FOR NO REIMBURSMENTS	6%	5%	-	3%	-	-	5%	35%	-	8%	6%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	17%	5%	12%	17%	11%	10%	16%	12%	12%	12%	12%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	-	-	8%	-	-	-	5%	6%	12%	12%	6%
SOME OR ALL OF THE HOME SALE EXPENSE	11%	21%	12%	17%	6%	10%	21%	6%	24%	14%	13%
COST OF DISPOSING OF APARTMENT, IF RENTER	28%	24%	28%	17%	22%	10%	16%	6%	41%	17%	19%
ONE OR MORE HOUSE HUNTING TRIPS	44%	62%	52%	28%	56%	40%	47%	24%	53%	38%	45%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	6%	29%	16%	14%	6%	20%	16%	12%	18%	12%	13%
SHIPMENT OF HOUSEHOLD GOODS	72%	71%	64%	45%	56%	50%	53%	29%	76%	46%	55%
TRANSPORTATION OF FAMILY TO NEW LOCATION	56%	71%	64%	41%	56%	40%	47%	24%	76%	48%	52%

Merrill Lynch
Relocation Management Inc.

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	67%	60%	52%	45%	56%	40%	47%	18%	76%	42%	46%
MISCELLANEOUS MOVING ALLOWANCE	44%	31%	28%	21%	22%	20%	11%	12%	29%	23%	18%
TAX GROSS-UP ON MOVING EXPENSES	17%	38%	32%	24%	33%	30%	16%	18%	47%	22%	24%

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	2	1	-	-	-	-	3
TOTAL ANSWERING	241 100%	100 100%	105 100%	95 100%	34 100%	21 100%	601 100%
REIMBURSEMENTS							
YES, ELIGIBLE FOR ALL REIMBURSMENTS	21%	23%	14%	16%	12%	10%	19%
NO, ELIGIBLE FOR NO REIMBURSMENTS	7%	7%	5%	4%	3%	5%	6%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	11%	12%	13%	13%	9%	19%	12%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	10%	7%	3%	2%	-	-	6%
SOME OR ALL OF THE HOME SALE EXPENSE	12%	13%	12%	14%	9%	29%	13%
COST OF DISPOSING OF APARTMENT, IF RENTER	14%	21%	23%	24%	21%	29%	19%
ONE OR MORE HOUSE HUNTING TRIPS	41%	48%	49%	49%	59%	38%	45%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	13%	17%	10%	13%	15%	19%	13%
SHIPMENT OF HOUSEHOLD GOODS	48%	49%	62%	62%	76%	67%	55%
TRANSPORTATION OF FAMILY TO NEW LOCATION	46%	49%	56%	60%	71%	62%	52%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	39%	44%	51%	52%	65%	62%	46%
MISCELLANEOUS MOVING ALLOWANCE	20%	12%	15%	23%	24%	21%	18%
TAX GROSS-UP ON MOVING EXPENSES	16%	27%	29%	31%	47%	33%	24%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	2	-	-	-	-	-	-	-	-	-	4
TOTAL ANSWERING	27 100%	45 100%	19 100%	4 100%	63 100%	69 100%	24 100%	26 100%	21 100%	32 100%	11 100%	600 100%
TRANSFERS ON SHORT TERM ASSIGNMENT												
DO TRANSFER	63%	42%	32%	25%	57%	45%	38%	46%	33%	41%	73%	52%
DO NOT TRANSFER	37%	58%	68%	75%	43%	55%	63%	54%	67%	59%	27%	49%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER: DON'T KNOW	-	-	-	1	-	-	-	-	-	1	4
TOTAL ANSWERING	18 100%	42 100%	25 100%	28 100%	18 100%	10 100%	19 100%	17 100%	17 100%	65 100%	600 100%
TRANSFERS ON SHORT TERM ASSIGNMENT											
DO TRANSFER	83%	69%	72%	50%	44%	60%	42%	47%	47%	55%	52%
DO NOT TRANSFER	17%	31%	28%	50%	56%	40%	58%	53%	53%	45%	49%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	1	-	1	2	-	-	4
TOTAL ANSWERING	242 100%	101 100%	104 100%	93 100%	34 100%	21 100%	600 100%
TRANSFERS ON SHORT TERM ASSIGNMENT							
DO TRANSFER	36%	49%	61%	63%	82%	81%	52%
DO NOT TRANSFER	64%	51%	39%	37%	18%	19%	49%

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	17	19	6	1	36	31	9	12	7	13	8	309
NO ANSWER; DON'T KNOW	2	4	1	-	8	6	2	3	1	3	-	73
TOTAL ANSWERING	15 100%	15 100%	5 100%	1 100%	28 100%	25 100%	7 100%	9 100%	6 100%	10 100%	8 100%	236 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.												
NONE	27%	40%	20%	100%	61%	12%	29%	33%	33%	20%	25%	35%
1 - 5	13%	27%	20%	-	29%	36%	14%	33%	17%	50%	50%	33%
6 - 9	-	7%	40%	-	-	8%	-	22%	17%	10%	-	6%
10 - 19	20%	20%	-	-	4%	4%	29%	11%	33%	10%	-	10%
20 - 49	7%	-	20%	-	4%	24%	29%	-	-	-	13%	7%
50 - 99	13%	-	-	-	4%	12%	-	-	-	-	13%	3%
100 - 249	20%	-	-	-	-	4%	-	-	-	10%	-	3%
250 OR MORE	-	7%	-	-	-	-	-	-	-	-	-	2%
AVERAGE # WITHIN U.S.	43.80	33.40	8.60		5.82	26.44	9.57	3.33	5.67	12.60	14.63	26.56

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSMRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	15	29	18	14	8	6	8	8	8	36	309
NO ANSWER; DON'T KNOW	6	11	5	7	2	1	-	1	1	9	73
TOTAL ANSWERING	9 100%	18 100%	13 100%	7 100%	6 100%	5 100%	8 100%	7 100%	7 100%	27 100%	236 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.											
NONE	22%	28%	31%	29%	67%	40%	63%	29%	57%	37%	35%
1 - 5	22%	39%	46%	43%	33%	20%	25%	43%	14%	52%	33%
6 - 9	11%	11%	-	-	-	-	-	-	29%	-	6%
10 - 19	-	22%	23%	-	-	-	13%	-	-	4%	10%
20 - 49	22%	-	-	29%	-	20%	-	-	-	-	7%
50 - 99	-	-	-	-	-	-	-	-	-	4%	3%
100 - 249	11%	-	-	-	-	-	-	29%	-	-	3%
250 OR MORE	11%	-	-	-	-	20%	-	-	-	4%	2%
AVERAGE # WITHIN U.S.	131.22	4.39	4.08	10.86	1.17	204.20	2.13	46.86	1.86	40.52	26.56

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	88	49	63	59	28	17	309
NO ANSWER; DON'T KNOW	8	11	19	13	11	8	73
TOTAL ANSWERING	80 100%	38 100%	44 100%	46 100%	17 100%	9 100%	236 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.							
NONE	40%	32%	32%	39%	35%	11%	35%
1 - 5	43%	47%	34%	22%	12%	-	33%
6 - 9	6%	5%	5%	11%	-	-	6%
10 - 19	4%	11%	11%	13%	18%	11%	10%
20 - 49	4%	3%	7%	9%	18%	33%	7%
50 - 99	-	3%	7%	2%	6%	11%	3%
100 - 249	3%	-	2%	2%	12%	22%	3%
250 OR MORE	1%	-	2%	2%	-	11%	2%
AVERAGE # WITHIN U.S.	19.20	6.42	22.59	31.72	24.47	168.78	26.56

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	INDUSTRY											
	PETRO- LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER- SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	17	19	6	1	36	31	9	12	7	13	8	309
NO ANSWER; DON'T KNOW	3	4	-	-	10	3	2	3	-	2	-	61
TOTAL ANSWERING	14 100%	15 100%	6 100%	1 100%	26 100%	28 100%	7 100%	9 100%	7 100%	11 100%	8 100%	248 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.												
NONE	7%	20%	33%	-	15%	21%	43%	22%	14%	91%	-	23%
1 - 5	29%	67%	33%	-	35%	25%	29%	22%	43%	9%	38%	32%
6 - 9	-	-	-	100%	15%	11%	-	-	-	-	25%	8%
10 - 19	21%	-	-	-	12%	7%	14%	33%	-	-	25%	12%
20 - 49	-	7%	33%	-	8%	7%	14%	11%	14%	-	-	9%
50 - 99	-	7%	-	-	12%	4%	-	11%	-	-	-	6%
100 - 249	21%	-	-	-	-	14%	-	-	14%	-	-	5%
250 OR MORE	21%	-	-	-	4%	11%	-	-	14%	-	13%	4%
AVERAGE # OUTSIDE U.S.	149.71	7.73	8.83	9.00	24.81	74.54	7.29	13 56	93.57	18	43.38	35.98

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	15	29	18	14	8	6	8	8	8	36	309
NO ANSWER; DON'T KNOW	4	6	5	5	-	1	-	1	3	9	61
TOTAL ANSWERING	11 100%	23 100%	13 100%	9 100%	8 100%	5 100%	8 100%	7 100%	5 100%	27 100%	248 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.											
NONE	9%	13%	8%	11%	50%	20%	-	57%	60%	22%	23%
1 - 5	18%	39%	38%	56%	13%	20%	63%	29%	-	26%	32%
6 - 9	18%	13%	-	11%	-	-	13%	-	-	15%	8%
10 - 19	27%	13%	31%	-	25%	-	13%	-	20%	7%	12%
20 - 49	-	9%	-	11%	13%	40%	13%	-	-	19%	9%
50 - 99	18%	9%	23%	11%	-	20%	-	-	20%	-	6%
100 - 249	9%	-	-	-	-	-	-	-	-	11%	5%
250 OR MORE	-	4%	-	-	-	-	-	14%	-	-	4%
AVERAGE # OUTSIDE U.S.	30.45	26.52	16.85	14.00	7.75	22.40	7.13	52.57	17.40	28.26	35.98

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	88	49	63	59	28	17	309
NO ANSWER; DON'T KNOW	7	8	17	9	8	9	61
TOTAL ANSWERING	81 100%	41 100%	46 100%	50 100%	20 100%	8 100%	248 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.							
NONE	33%	32%	20%	10%	10%	-	23%
1 - 5	44%	37%	30%	20%	20%	13%	32%
6 - 9	10%	12%	4%	8%	5%	-	8%
10 - 19	4%	7%	13%	28%	15%	-	12%
20 - 49	4%	10%	9%	14%	15%	13%	9%
50 - 99	1%	-	9%	12%	20%	13%	6%
100 - 249	-	2%	9%	4%	5%	50%	5%
250 OR MORE	4%	-	7%	4%	10%	13%	4%
AVERAGE # OUTSIDE U.S.	17.54	8.63	53.26	33.32	93.20	143.88	35.98

TABLE 74
TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	11	9	4	-	11	22	5.	6	4	8	6	153
NO ANSWER; DON'T KNOW	-	1	-	-	1	2	-	-	-	1	-	9
TOTAL ANSWERING	11 100%	8 100%	4 100%	- -	10 100%	20 100%	5 100%	6 100%	4 100%	7 100%	6 100%	144 100%
TYPICAL LENGTH OF STAY												
LESS THAN 6 MONTHS	-	13%	-	-	-	-	-	-	-	-	17%	3%
6 MONTHS - 1 YEAR	36%	13%	25%	-	20%	-	-	67%	-	14%	33%	20%
1 - 2 YEARS	45%	50%	25%	-	20%	25%	20%	33%	50%	71%	-	38%
2 - 3 YEARS	9%	25%	50%	-	30%	45%	20%	-	50%	14%	33%	28%
OVER 3 YEARS	9%	-	-	-	30%	30%	60%	-	-	-	17%	12%
AVERAGE NUMBER OF YEARS	1.45	1.47	1.75	-	2.35	2.70	3.2 0	.83	2.00	1.50	1.71	1.84

TABLE 74

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	7	13	9	5	2	3	3	5	3	17	153
NO ANSWER; DON'T KNOW	-	2	-	-	-	-	1	-	-	1	9
TOTAL ANSWERING	7 100%	11 100%	9 100%	5 100%	2 100%	3 100%	2 100%	5 100%	3 100%	16 100%	144 100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	14%	-	-	-	-	-	-	-	-	6%	3%
6 MONTHS - 1 YEAR	-	45%	22%	40%	50%	-	-	20%	33%	13%	20%
1 - 2 YEARS	71%	36%	33%	-	-	100%	50%	80%	-	44%	38%
2 - 3 YEARS	14%	18%	33%	40%	50%	-	50%	-	67%	31%	28%
OVER 3 YEARS	-	-	11%	20%	-	-	-	-	-	6%	12%
AVERAGE NUMBER OF YEARS	1.46	1.23	1.89	2.00	1.50	1.50	2.00	1.30	1.83	1.77	1.84

TABLE 74

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	48	26	30	28	11	8	153
NO ANSWER; DON'T KNOW	-	4	2	2	-	-	9
TOTAL ANSWERING	48 100%	22 100%	28 100%	26 100%	11 100%	8 100%	144 100%
TYPICAL LENGTH OF STAY							
LESS THAN 6 MONTHS	8%	-	-	-	-	-	3%
6 MONTHS - 1 YEAR	15%	23%	25%	23%	18%	25%	20%
1 - 2 YEARS	44%	27%	14%	42%	55%	75%	38%
2 - 3 YEARS	25%	32%	43%	23%	27%	-	28%
OVER 3 YEARS	8%	18%	18%	12%	-	-	12%
AVERAGE NUMBER OF YEARS	1.71	2.05	2.13	1.79	1.59	1.25	1.84

TABLE 75

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	13	12	4	1	22	22	4	7	6	1	8	192
NO ANSWER; DON'T KNOW	-	-	-	-	1	2	1	-	-	-	1	10
TOTAL ANSWERING	13 100%	12 100%	4 100%	1 100%	21 100%	20 100%	3 100%	7 100%	6 100%	1 100%	7 100%	182 100%
TYPICAL LENGTH OF STAY												
LESS THAN 6 MONTHS	-	-	-	-	-	-	-	-	-	-	-	2%
6 MONTHS - 1 YEAR	15%	-	-	-	5%	5%	-	-	-	-	14%	6%
1 - 2 YEARS	15%	25%	25%	100%	19%	10%	-	57%	-	-	43%	27%
2 - 3 YEARS	38%	33%	25%	-	29%	40%	67%	29%	33%	-	43%	34%
OVER 3 YEARS	31%	42%	50%	-	48%	45%	33%	14%	67%	100%	-	31%
AVERAGE NUMBER OF YEARS	2.50	2.88	3.00	1.50	2.93	2.98	3.00	2.14	3.50	4.00	1.79	2.54

TABLE 75

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	10	20	12	8	4	4	8	3	2	21	192
NO ANSWER; DON'T KNOW	-	1	-	-	-	-	1	-	-	3	10
TOTAL ANSWERING	10 100%	19 100%	12 100%	8 100%	4 100%	4 100%	7 100%	3 100%	2 100%	18 100%	182 100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	-	-	-	-	-	25%	14%	-	-	6%	2%
6 MONTHS - 1 YEAR	-	16%	-	-	-	-	14%	-	-	11%	6%
1 - 2 YEARS	50%	47%	33%	25%	-	25%	29%	33%	-	28%	27%
2 - 3 YEARS	40%	32%	33%	38%	25%	25%	29%	67%	-	33%	34%
OVER 3 YEARS	10%	5%	33%	38%	75%	25%	14%	-	100%	22%	31%
AVERAGE NUMBER OF YEARS	2.15	1.79	2.67	2.81	3.63	2.06	1.82	2.17	4.00	2.21	2.54

TABLE 75
TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	54	28	37	45	18	8	192
NO ANSWER; DON'T KNOW	3	3	-	1	3	-	10
TOTAL ANSWERING	51 100%	25 100%	37 100%	44 100%	15 100%	8 100%	182 100%
TYPICAL LENGTH OF STAY							
LESS THAN 6 MONTHS	4%	-	-	-	7%	-	2%
6 MONTHS - 1 YEAR	8%	-	11%	5%	7%	-	6%
1 - 2 YEARS	27%	24%	30%	25%	20%	38%	27%
2 - 3 YEARS	24%	48%	32%	36%	47%	38%	34%
OVER 3 YEARS	37%	28%	27%	34%	20%	25%	31%
AVERAGE NUMBER OF YEARS	2.54	2.68	2.39	2.67	2.32	2.50	2.54

TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	17	19	6	1	36	31	9	12	7	13	8	309
NO ANSWER; DON'T KNOW	-	2	-	-	4	2	1	-	-	3	-	22
TOTAL ANSWERING	17 100%	17 100%	6 100%	1 100%	32 100%	29 100%	8 100%	12 100%	7 100%	10 100%	8 100%	287 100%
PROPERTY MANAGEMENT ASSISTANCE												
COMPANIES WITH DOMESTIC ONLY:	6%	18%	33%	-	9%	17%	25%	17%	14%	70%	-	15%
PROVIDE ASSISTANCE	-	6%	-	-	6%	7%	25%	-	14%	-	-	4%
NO ASSISTANCE PROVIDED	6%	12%	33%	-	3%	10%	-	17%	-	70%	-	11%
COMPANIES WITH INTERNATIONAL ONLY:	24%	29%	17%	100%	44%	10%	13%	25%	29%	10%	25%	24%
PROVIDE ASSISTANCE	12%	18%	-	-	31%	7%	13%	25%	14%	-	25%	14%
NO ASSISTANCE PROVIDED	12%	12%	17%	100%	13%	3%	-	-	14%	10%	-	10%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	71%	53%	50%	-	47%	72%	63%	58%	57%	20%	75%	60%
ALL ON SHORT TERM ASSIGNMENT	29%	41%	33%	-	19%	45%	13%	-	14%	-	13%	23%
INTERNATIONAL ONLY	35%	12%	-	-	6%	10%	25%	8%	-	10%	-	14%
NO ASSISTANCE PROVIDED	6%	-	17%	-	22%	17%	25%	50%	43%	10%	63%	23%

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TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	15	29	18	14	8	6	8	8	8	36	309
NO ANSWER; DON'T KNOW	-	4	-	-	2	-	-	1	1	2	22
TOTAL ANSWERING	15 100%	25 100%	18 100%	14 100%	6 100%	6 100%	8 100%	7 100%	7 100%	34 100%	287 100%
PROPERTY MANAGEMENT ASSISTANCE											
COMPANIES WITH DOMESTIC ONLY:	7%	8%	6%	7%	33%	17%	-	43%	29%	15%	15%
PROVIDE ASSISTANCE	-	4%	-	-	17%	-	-	14%	-	-	4%
NO ASSISTANCE PROVIDED	7%	4%	6%	7%	17%	17%		29%	29%	15%	11%
COMPANIES WITH INTERNATIONAL ONLY:	13%	16%	22%	14%	33%	33%	63%	14%	43%	24%	24%
PROVIDE ASSISTANCE	13%	12%	-	-	17%	33%	25%	-	29%	12%	14%
NO ASSISTANCE PROVIDED	-	4%	22%	14%	17%	-	38%	14%	14%	12%	10%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	80%	76%	72%	79%	33%	50%	38%	43%	29%	62%	60%
ALL ON SHORT TERM ASSIGNMENT	33%	32%	11%	14%	17%	-	25%	14%	14%	24%	23%
INTERNATIONAL ONLY	7%	16%	44%	29%	17%	33%		-	-	12%	14%
NO ASSISTANCE PROVIDED	40%	28%	17%	36%	-	17%	13%	29%	14%	26%	23%

TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	88	49	63	59	28	17	309
NO ANSWER; DON'T KNOW	6	6	5	3	1	-	22
TOTAL ANSWERING	82 100%	43 100%	58 100%	56 100%	27 100%	17 100%	287 100%
PROPERTY MANAGEMENT ASSISTANCE							
COMPANIES WITH DOMESTIC ONLY:	27%	21%	12%	7%	7%	-	15%
PROVIDE ASSISTANCE	2%	5%	9%	4%	-	-	4%
NO ASSISTANCE PROVIDED	24%	16%	3%	4%	7%	-	11%
COMPANIES WITH INTERNATIONAL ONLY:	33%	19%	21%	30%	19%	6%	24%
PROVIDE ASSISTANCE	16%	12%	12%	21%	11%	-	14%
NO ASSISTANCE PROVIDED	17%	7%	9%	9%	7%	6%	10%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	40%	60%	67%	63%	74%	94%	60%
ALL ON SHORT TERM ASSIGNMENT	21%	23%	29%	20%	19%	29%	23%
INTERNATIONAL ONLY	6%	9%	16%	16%	26%	41%	14%
NO ASSISTANCE PROVIDED	13%	28%	22%	27%	30%	24%	23%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	13	13	2	-	21	20	6	4	3	2	3	164
NO ANSWER; DON'T KNOW	-	2	-	-	2	-	-	-	-	-	-	10
TOTAL ANSWERING	13 100%	11 100%	2 100%	- -	19 100%	20 100%	6 100%	4 100%	3 100%	2 100%	3 100%	154 100%
WHO ADMINISTERS PROGRAM												
USE RELOCATION SERVICE COMPANY	54%	82%	50%	-	32%	45%	50%	50%	33%	50%	-	46%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	15%	-	-	-	26%	20%	-	-	-	-	33%	14%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	-	18%	50%	-	26%	25%	17%	25%	33%	50%	-	19%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	31%	-	-	-	16%	10%	33%	25%	33%	-	67%	20%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	8	16	10	6	5	4	4	3	4	17	164
NO ANSWER; DON'T KNOW	2	2	1	-	-	-	-	1	-	-	10
TOTAL ANSWERING	6 100%	14 100%	9 100%	6 100%	5 100%	4 100%	4 100%	2 100%	4 100%	17 100%	154 100%
WHO ADMINISTERS PROGRAM											
USE RELOCATION SERVICE COMPANY	33%	57%	44%	50%	60%	25%	-	-	75%	47%	46%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	33%	-	11%	-	20%	25%	25%	-	-	24%	14%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	-	29%	11%	33%	-	-	75%	50%	25%	6%	19%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	33%	14%	33%	17%	20%	50%	-	50%	-	24%	20%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	40	24	38	34	15	12	164
NO ANSWER; DON'T KNOW	2	4	2	1	-	1	10
TOTAL ANSWERING	38 100%	20 100%	36 100%	33 100%	15 100%	11 100%	154 100%
WHO ADMINISTERS PROGRAM							
USE RELOCATION SERVICE COMPANY	37%	45%	39%	58%	60%	55%	46%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	21%	15%	14%	9%	7%	18%	14%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	29%	20%	22%	12%	7%	18%	19%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	13%	20%	25%	21%	27%	9%	20%

TABLE 78

COMPANIES HAVING GROUP MOVES IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	1	-	-	-	-	-	-	-	-	-	-	1
TOTAL ANSWERING	26 100%	47 100%	19 100%	4 100%	63 100%	69 100%	24 100%	26 100%	21 100%	32 100%	11 100%	603 100%
GROUP MOVES												
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	27%	15%	26%	25%	19%	7%	8%	12%	38%	22%	18%	16%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	73%	85%	74%	75%	81%	93%	92%	88%	62%	78%	82%	84%

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TABLE 78

COMPANIES HAVING GROUP MOVES IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER: DON'T KNOW	-	-	-	-	-	-	-	-	-	-	1
TOTAL ANSWERING	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	66 100%	603 100%
GROUP MOVES											
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	39%	24%	12%	17%	6%	10%	16%	-	18%	11%	16%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	61%	76%	88%	83%	94%	90%	84%	100%	82%	89%	84%

TABLE 78

COMPANIES HAVING GROUP MOVES IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	-	-	-	-	1	-	1
TOTAL ANSWERING	243 100%	101 100%	105 100%	95 100%	33 100%	21 100%	603 100%
GROUP MOVES							
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	8%	13%	12%	29%	45%	43%	16%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	92%	87%	88%	71%	55%	57%	84%

TABLE 79

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1984 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL MOVING HOMEOWNERS	27	47	18	4	62	69	24	26	21	32	10	597
NO ANSWER; DON'T KNOW	1	6	2	-	4	12	2	4	1	5	1	75
TOTAL ANSWERING	26 100%	41 100%	16 100%	4 100%	58 100%	57 100%	22 100%	22 100%	20 100%	27 100%	9 100%	522 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)												
UNDER $10,000	8%	15%	-	25%	7%	12%	5%	9%	20%	15%	22%	9%
$10,000 - $14,999	-	10%	6%	-	9%	4%	9%	5%	10%	7%	11%	6%
$15,000 - $19,999	8%	10%	19%	-	9%	11%	9%	14%	5%	19%	11%	10%
$20,000 - $24,999	12%	10%	6%	-	10%	16%	14%	5%	15%	19%	11%	12%
$25,000 - $29,999	8%	10%	13%	-	12%	26%	27%	23%	25%	19%	-	16%
$30,000 - $34,999	19%	15%	19%	75%	17%	18%	-	23%	10%	19%	11%	17%
$35,000 - $39,999	23%	10%	19%	-	19%	11%	5%	9%	10%	-	11%	14%
$40,000 - $44,999	12%	12%	13%	-	5%	-	23%	9%	-	4%	22%	9%
$45,000 - $49,999	4%	5%	-	-	5%	-	9%	5%	5%	-	-	4%
$50,000 OR OVER	8%	5%	6%	-	7%	4%	-	-	-	-	-	3%
AVERAGE $ COST (IN 000)	31.19	25.93	29.19	24.75	28.22	25.53	27.68	26.45	21.15	20.70	22.56	27.25

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TABLE 79

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1984 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSHRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL MOVING HOMEOWNERS	17	41	25	28	18	10	19	17	17	65	597
NO ANSWER; DON'T KNOW	2	5	1	5	2	2	2	3	-	15	75
TOTAL ANSWERING	15 100%	36 100%	24 100%	23 100%	16 100%	8 100%	17 100%	14 100%	17 100%	50 100%	522 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)											
UNDER $10,000	13%	3%	4%	13%	6%	-	12%	-	-	4%	9%
$10,000 - $14,999	7%	-	4%	4%	-	-	18%	-	6%	8%	6%
$15,000 - $19,999	13%	14%	4%	9%	19%	13%	6%	7%	24%	2%	10%
$20,000 - $24,999	13%	8%	4%	13%	19%	25%	12%	7%	29%	10%	12%
$25,000 - $29,999	-	11%	17%	9%	19%	25%	24%	29%	6%	16%	16%
$30,000 - $34,999	-	28%	17%	17%	13%	13%	6%	43%	12%	16%	17%
$35,000 - $39,999	20%	11%	17%	17%	25%	13%	12%	7%	12%	20%	14%
$40,000 - $44,999	20%	6%	17%	4%	-	13%	6%	7%	12%	20%	9%
$45,000 - $49,999	7%	17%	4%	4%	-	-	6%	-	-	4%	4%
$50,000 OR OVER	7%	3%	13%	9%	-	-	-	-	-	-	3%
AVERAGE $ COST (IN 000)	28.47	31.28	32.63	28.91	24.63	26.88	23.12	28.43	25.24	29.70	27.25

TABLE 79

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1984 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL MOVING HOMEOWNERS	241	101	105	95	34	21	597
NO ANSWER; DON'T KNOW	33	17	13	6	4	2	75
TOTAL ANSWERING	208 100%	84 100%	92 100%	89 100%	30 100%	19 100%	522 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)							
UNDER $10,000	13%	8%	8%	3%	3%	5%	9%
$10,000 - $14,999	8%	6%	3%	3%	7%	5%	6%
$15,000 - $19,999	15%	20%	4%	1%	-	-	10%
$20,000 - $24,999	13%	15%	13%	10%	3%	-	12%
$25,000 - $29,999	16%	12%	16%	20%	13%	11%	16%
$30,000 - $34,999	14%	12%	25%	19%	20%	11%	17%
$35,000 - $39,999	9%	12%	16%	17%	27%	26%	14%
$40,000 - $44,999	7%	7%	7%	13%	13%	26%	9%
$45,000 - $49,999	3%	2%	2%	8%	7%	11%	4%
$50,000 OR OVER	1%	5%	5%	4%	7%	5%	3%
AVERAGE $ COST (IN 000)	23.47	25.58	29.63	31.69	32.43	35.47	27.25

TABLE 80

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	24	36	17	4	58	62	22	18	15	26	11	527
NO ANSWER; DON'T KNOW	12	18	4	1	29	31	12	10	7	14	7	258
TOTAL ANSWERING	12 100%	18 100%	13 100%	3 100%	29 100%	31 100%	10 100%	8 100%	8 100%	12 100%	4 100%	269 100%
COST PER EMPLOYEE												
LESS THAN $5,000	42%	44%	38%	67%	59%	42%	50%	63%	63%	50%	75%	53%
$5,000 - $9,999	17%	28%	15%	-	28%	39%	10%	-	13%	50%	-	22%
$10,000 - $14,999	17%	6%	31%	33%	10%	-	10%	13%	13%	-	-	11%
$15,000 - $19,999	17%	11%	-	-	-	-	10%	-	-	-	-	4%
$20,000 - $24,999	-	-	8%	-	-	6%	-	-	13%	-	25%	3%
$25,000 OR OVER	8%	11%	8%	-	3%	13%	20%	25%	-	-	-	7%
AVERAGE $ COST (IN 000)	10.83	8.28	11.31	6.00	5.28	9.65	12.40	12.00	6.38	4.25	7.00	8.04

TABLE 80

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	17	41	24	25	15	10	13	14	17	58	527
NO ANSWER; DON'T KNOW	7	16	10	17	7	5	6	6	7	32	258
TOTAL ASWERING	10 100%	25 100%	14 100%	8 100%	8 100%	5 100%	7 100%	8 100%	10 100%	26 100%	269 100%
COST PER EMPLOYEE											
LESS THAN $5,000	30%	48%	50%	50%	75%	80%	57%	63%	80%	58%	53%
$5,000 - $9,999	30%	16%	29%	13%	13%	20%	14%	25%	20%	12%	22%
$10,000 - $14,999	20%	20%	7%	-	13%	-	29%	-	-	15%	11%
$15,000 - $19,999	-	8%	-	13%	-	-	-	-	-	8%	4%
$20,000 - $24,999	-	-	-	13%	-	-	-	13%	-	8%	3%
$25,000 OR OVER	20%	8%	14%	13%	-	-	-	-	-	-	7%
AVERAGE $ COST (IN 000)	14.30	9.12	9.07	10.75	3.88	4.00	5.14	6.00	3.30	6.38	8.04

TABLE 80

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO PROVIDE	205	89	94	85	33	19	527
NO ANSWER; DON'T KNOW	96	56	41	38	16	9	258
TOTAL ANSWERING	109 100%	33 100%	53 100%	47 100%	17 100%	10 100%	269 100%
COST PER EMPLOYEE							
LESS THAN $5,000	51%	52%	57%	55%	59%	30%	53%
$5,000 - $9,999	23%	24%	25%	15%	18%	30%	22%
$10,000 - $14,999	9%	18%	4%	15%	18%	10%	11%
$15,000 - $19,999	3%	-	6%	4%	-	20%	4%
$20,000 - $24,999	6%	3%	-	2%	-	10%	3%
$25,000 OR OVER	8%	3%	9%	9%	6%	-	7%
AVERAGE $ COST (IN 000)	8.10	7.21	7.98	8.30	8.12	9.20	8.04

TABLE 81

AVERAGE LENGTH OF TIME HOMES PURCHASED BY COMPANIES OR RELOCATION SERVICE FIRMS WERE IN INVENTORY IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE POLICY	26	36	16	4	51	58	17	15	16	30	5	478
NO ANSWER; DON'T KNOW	2	4	3	-	2	15	3	1	1	7	-	69
TOTAL ANSWERING	24 100%	32 100%	13 100%	4 100%	49 100%	43 100%	14 100%	14 100%	15 100%	23 100%	5 100%	409 100%
NUMBER OF DAYS IN INVENTORY												
LESS THAN 60 DAYS	4%	6%	15%	-	2%	7%	-	-	-	4%	20%	4%
60 - 89 DAYS	4%	3%	-	25%	6%	19%	14%	-	7%	17%	-	8%
90 - 119 DAYS	17%	25%	46%	-	14%	33%	43%	29%	20%	26%	-	26%
120 - 149 DAYS	25%	25%	15%	25%	35%	14%	-	43%	27%	26%	60%	25%
150 - 179 DAYS	4%	9%	15%	25%	8%	7%	14%	-	13%	9%	20%	11%
180 - 209 DAYS	33%	13%	-	-	18%	14%	21%	14%	20%	17%	-	17%
210 DAYS OR LONGER	13%	19%	8%	25%	16%	7%	7%	14%	13%	-	-	10%
AVERAGE DAYS	150.83	149.38	116.92	142.50	157.55	121.63	128.57	138.57	149.33	115.22	114.00	137.68

TABLE 81

AVERAGE LENGTH OF TIME HOMES PURCHASED BY COMPANIES OR RELOCATION SERVICE FIRMS WERE IN INVENTORY IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE POLICY	11	39	22	19	15	9	8	14	13	54	478
NO ANSWER; DON'T KNOW	4	4	3	5	1	-	1	2	1	10	69
TOTAL ANSWERING	7 100%	35 100%	19 100%	14 100%	14 100%	9 100%	7 100%	12 100%	12 100%	44 100%	409 100%
NUMBER OF DAYS IN INVENTORY											
LESS THAN 60 DAYS	-	-	5%	7%	-	11%	-	8%	-	-	4%
60 - 89 DAYS	-	3%	16%	-	-	11%	-	8%	-	11%	8%
90 - 119 DAYS	29%	26%	32%	29%	43%	33%	29%	25%	8%	25%	26%
120 - 149 DAYS	57%	26%	16%	36%	14%	22%	14%	8%	25%	27%	25%
150 - 179 DAYS	14%	14%	16%	-	29%	11%	-	8%	42%	14%	11%
180 - 209 DAYS	-	23%	11%	14%	14%	11%	43%	25%	8%	18%	17%
210 DAYS OR LONGER	-	9%	5%	14%	-	-	14%	17%	17%	5%	10%
AVERAGE DAYS	127.14	146.29	128.68	135.71	127.86	107.78	161.43	144.17	165.00	132.05	137.68

TABLE 81

AVERAGE LENGTH OF TIME HOMES PURCHASED BY COMPANIES OR RELOCATION SERVICE FIRMS WERE IN INVENTORY IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WITH HOME PURCHASE POLICY	172	80	90	83	31	20	478
NO ANSWER; DON'T KNOW	27	15	13	5	4	3	69
TOTAL ANSWERING	145 100%	65 100%	77 100%	78 100%	27 100%	17 100%	403 100%
NUMBER OF DAYS IN INVENTORY							
LESS THAN 60 DAYS	4%	3%	5%	4%	-	-	4%
60 - 89 DAYS	10%	11%	5%	6%	4%	6%	8%
90 - 119 DAYS	25%	23%	39%	23%	19%	6%	26%
120 - 149 DAYS	19%	28%	21%	26%	37%	59%	25%
150 - 179 DAYS	8%	20%	5%	15%	26%	-	11%
180 - 209 DAYS	20%	11%	10%	21%	15%	29%	17%
210 DAYS OR LONGER	15%	5%	14%	5%	-	-	10%
AVERAGE DAYS	146.21	127.69	132.47	134.74	137.04	141.18	137.68

TABLE 82

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	3	1	-	1	4	1	-	-	1	1	18
TOTAL ANSWERING	27 100%	44 100%	18 100%	4 100%	62 100%	65 100%	23 100%	26 100%	21 100%	31 100%	10 100%	586 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY												
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	19%	18%	17%	-	13%	25%	22%	15%	10%	26%	50%	20%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	81%	82%	83%	100%	87%	75%	78%	85%	90%	74%	50%	80%

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TABLE 82

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSHRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	1	-	1	1	-	-	-	-	1	2	18
TOTAL ANSWERING	17 100%	42 100%	24 100%	28 100%	18 100%	10 100%	19 100%	17 100%	16 100%	64 100%	586 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY											
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	41%	7%	13%	43%	17%	20%	16%	18%	19%	19%	20%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	59%	93%	88%	57%	83%	80%	84%	82%	81%	81%	80%

TABLE 82

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER: DON'T KNOW	5	9	3	1	-	-	18
TOTAL ANSWERING	238 100%	92 100%	102 100%	94 100%	34 100%	21 100%	586 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY							
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	20%	18%	21%	14%	18%	33%	20%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	80%	82%	79%	86%	82%	67%	80%

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TABLE 83

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	1	3	-	-	4	7	3	3	1	1	-	36
TOTAL ANSWERING	26 100%	44 100%	19 100%	4 100%	59 100%	62 100%	21 100%	23 100%	20 100%	31 100%	11 100%	568 100%
OFFERS TO MOVE EMPLOYEE AGAIN												
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	8%	20%	5%	-	12%	11%	14%	9%	5%	3%	27%	12%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	92%	80%	95%	100%	88%	89%	86%	91%	95%	97%	73%	88%

TABLE 83

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSMRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	3	1	-	1	-	2	1	-	5	36
TOTAL ANSWERING	18 100%	39 100%	24 100%	29 100%	17 100%	10 100%	17 100%	16 100%	17 100%	61 100%	568 100%
OFFERS TO MOVE EMPLOYEE AGAIN											
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	11%	13%	17%	21%	-	10%	6%	19%	6%	11%	12%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	89%	87%	83%	79%	100%	90%	94%	81%	94%	89%	88%

TABLE 83

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	11	12	9	3	1	-	36
TOTAL ANSWERING	232 100%	89 100%	96 100%	92 100%	33 100%	21 100%	568 100%
OFFERS TO MOVE EMPLOYEE AGAIN							
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	11%	9%	14%	15%	9%	5%	12%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	89%	91%	86%	85%	91%	95%	88%

TABLE 84

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	3	1	-	1	4	-	2	1	-	-	24
TOTAL ANSWERING	27 100%	44 100%	18 100%	4 100%	62 100%	65 100%	24 100%	24 100%	20 100%	32 100%	11 100%	580 100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES												
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	7%	2%	-	-	3%	6%	4%		5%	-	9%	4%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	4%	5%	17%	-	10%	12%	13%	13%	25%	9%	18%	11%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	89%	93%	83%	100%	87%	82%	83%	88%	70%	91%	73%	86%

TABLE 84

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS- METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO- MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	1	3	2	-	-	2	1	-	-	3	24
TOTAL ANSWERING	17 100%	39 100%	23 100%	29 100%	18 100%	8 100%	18 100%	17 100%	17 100%	63 100%	580 100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES											
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	12%	10%	9%	-	-	-		-	-	3%	4%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	18%	15%	9%	17%	11%	-	6%	6%	-	10%	11%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	71%	74%	83%	83%	89%	100%	94%	94%	100%	87%	86%

TABLE 84

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	9	3	4	4	1	3	24
TOTAL ANSWERING	234 100%	98 100%	101 100%	91 100%	33 100%	18 100%	580 100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES							
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	4%	4%	4%	1%	3%	6%	4%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	9%	11%	11%	12%	21%	6%	11%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	87%	85%	85%	87%	76%	89%	86%

TABLE 85

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER; DON'T KNOW	-	-	-	-	-	2	-		1	1	-	7
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	63 100%	67 100%	24 100%	26 100%	20 100%	31 100%	11 100%	597 100%
FIRMS MAKING CHANGES												
HAVE MADE CHANGES	33%	6%	26%	-	13%	21%	38%	27%	20%	6%	9%	17%
HAVE NOT MADE CHANGES	67%	94%	74%	100%	87%	79%	63%	73%	80%	94%	91%	83%

TABLE 85

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSHRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER; DON'T KNOW	-	1	-	-	-	-	-	-	-	2	7
TOTAL ANSWERING	18 100%	41 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	64 100%	597 100%
FIRMS MAKING CHANGES											
HAVE MADE CHANGES	11%	22%	12%	10%	17%	40%	5%	18%	6%	16%	17%
HAVE NOT MADE CHANGES	89%	78%	88%	90%	83%	60%	95%	82%	94%	84%	83%

TABLE 85

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER; DON'T KNOW	4	1	-	1	-	1	7
TOTAL ANSWERING	239 100%	100 100%	105 100%	94 100%	34 100%	20 100%	597 100%
FIRMS MAKING CHANGES							
HAVE MADE CHANGES	13%	12%	24%	19%	18%	35%	17%
HAVE NOT MADE CHANGES	87%	88%	76%	81%	82%	65%	83%

TABLE 86
CHANGES MADE TO POLICY IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO MADE CHANGES	9	3	5	-	8	14	9	7	4	2	1	101
NO ANSWER; DON'T KNOW	-	-	-	-	1	-	-	-	-	-	-	4
TOTAL ANSWERING	9 100%	3 100%	5 100%	- -	7 100%	14 100%	9 100%	7 100%	4 100%	2 100%	1 100%	97 100%
CHANGES												
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	-	-	20%	-	-	7%	-	-	-	-	-	4%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	33%	-	-	-	-	7%	-	[illegible]	-	50%	-	9%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	22%	-	20%	-	14%	7%	-	14%	-	-	-	14%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	-	-	-	-	14%	7%	-	-	-	-	-	4%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	-	-	-	-	-	-	-	-	-	-	-	-
DEVELOPED OR INCREASED EQUITY LOANS	-	-	-	-	-	-	-	-	25%	-	-	1%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	-	-	-	-	-	21%	22%		25%	-	-	9%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	-	-	-	-	-	14%	11%	-	-	-	-	3%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	-	-	-	-	14%	7%	11%	-	25%	-	-	5%

TABLE 86
CHANGES MADE TO POLICY IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	-	-	-	-	14%	14%	-	-	25%	-	-	4%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	-	-	-	-	-	14%	-	-	-	-	-	3%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	-	-	-	-	-	-	-	-	25%	-	100%	3%
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	-	-	20%	-	-	21%	22%	14%	-	-	-	13%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	-	33%	-	-	29%	7%	11%	-	-		-	9%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	-	33%	20%	-	14%	14%	-	-	-	-	-	10%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	11%	-	-	-	-	-	-	-	-	-	-	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	11%	-	-	-	-	-	-	-	-	-	-	1%
MORE LIBERAL POLICY (UNSPECIFIED)	-	-	-	-	-	-	11%	-	-	-	-	3%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	-	-	-	-	-	7%	-	14%	25%	-	-	4%

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TABLE 86

CHANGES MADE TO POLICY IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
HAVE A MORE LIMITED POLICY	33%	33%	20%	-	-	21%	33%	57%	-	50%	-	22%
WROTE A FORMAL POLICY												
OTHER CHANGES	11%	33%	-	-	14%	14%	22%	14%	-	-	-	12%

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TABLE 86
CHANGES MADE TO POLICY IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO MADE CHANGES	2	9	3	3	3	4	1	3	1	10	101
NO ANSWER; DON'T KNOW	1	2	-	-	-	-	-	-	-	-	4
TOTAL ANSWERING	1 100%	7 100%	3 100%	3 100%	3 100%	4 100%	1 100%	3 100%	1 100%	10 100%	97 100%
CHANGES											
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	-	14%	-	-	-	-	-	-	-	10%	4%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	100%	14%	-	-	-	25%	-	33%	-	-	9%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	-	14%	67%	-	-	75%	-	33%	-	10%	14%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	-	-	-	33%	-	25%	-	-	-	-	4%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	-	-	-	-	-	-	-	-	-	-	-
DEVELOPED OR INCREASED EQUITY LOANS	-	-	-	-	-	-	-	-	-	-	1%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	-	-	-	-	-	-	-	-	-	30%	9%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	-	-	-	-	-	-	-	-	-	-	3%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	-	-	-	-	33%	-	-	-	-	-	5%

TABLE 86

CHANGES MADE TO POLICY IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	-	-	-	-	-	-	-	-	-	-	4%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	-	-	-	-	-	-	-	-	-	10%	3%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	-	-	-	-	-	-	-	33%	-	-	3%
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	100%	29%	33%	-	-	25%	-	-	-	10%	13%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	-	14%	-	-	33%	-	-	67%	-	-	9%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	100%	14%	33%	-	-	-	-	-	100%	10%	10%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	-	-	-	-	-	-	-	-	-	-	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	-	-	-	-	-	-	-	-	-	-	1%
MORE LIBERAL POLICY (UNSPECIFIED)	-	-	-	33%	-	-	-	-	-	10%	3%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	-	14%	-	-	-	-	-	-	-	-	4%

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TABLE 86
CHANGES MADE TO POLICY IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
HAVE A MORE LIMITED POLICY	-	14%	-	-	-	-	100%	-	-	30%	22%
WROTE A FORMAL POLICY	-	-	-	-	-	-	-	-	-	-	-
OTHER CHANGES	-	14%	-	33%	33%	25%	-	-	-	-	12%

TABLE 86
CHANGES MADE TO POLICY IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL WHO MADE CHANGES	32	12	25	18	6	7	101
NO ANSWER; DON'T KNOW	-	1	2	-	-	-	4
TOTAL ANSWERING	32 100%	11 100%	23 100%	18 100%	6 100%	7 100%	97 100%
CHANGES							
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	3%	-	9%	-	-	14%	4%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	6%	18%	-	11%	-	43%	9%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	19%	18%	13%	6%	17%	14%	14%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	-	9%	4%	6%	-	14%	4%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES							
DEVELOPED OR INCREASED EQUITY LOANS	-	-	4%	-	-	-	1%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	16%	-	9%	11%	-	-	9%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	6%	-	-	6%	-	-	3%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	3%	18%	4%	6%	-	-	5%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	6%	9%	4%	-	-	-	4%

TABLE 86

CHANGES MADE TO POLICY IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	6%	-	-	-	-	14%	3%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	6%	-	-	6%	-	-	3%
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	13%	18%	13%	17%	17%	-	13%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	9%	-	13%	17%	-	-	9%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	3%	18%	9%	22%	17%	-	10%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	-	-	-	-	-	14%	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	-	-	-	-	17%	-	1%
MORE LIBERAL POLICY (UNSPECIFIED)	6%	-	4%	-	-	-	3%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	3%	-	9%	6%	-	-	4%
HAVE A MORE LIMITED POLICY	22%	27%	13%	28%	17%	29%	22%
WROTE A FORMAL POLICY							
OTHER CHANGES	16%	-	13%	17%	17%	-	12%

TABLE 87

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1985

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	27	47	19	4	63	69	24	26	21	32	11	604
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	1
TOTAL ANSWERING	27 100%	47 100%	19 100%	4 100%	63 100%	69 100%	24 100%	26 100%	21 100%	32 100%	11 100%	603 100%
FIRMS ANTICIPATING CHANGES												
DO ANTICIPATE MAKING CHANGES	26%	19%	16%	25%	19%	20%	21%	19%	33%	13%	-	21%
DO NOT ANTICIPATE MAKING CHANGES	70%	79%	84%	75%	81%	78%	79%	77%	67%	81%	100%	76%
DON'T KNOW	4%	2%	-	-	-	1%	-	4%	-	6%	-	3%

TABLE 87

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1985

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	42	25	29	18	10	19	17	17	66	604
NO ANSWER	-	-	-	-	-	-	-	-	-	1	1
TOTAL ANSWERING	18 100%	42 100%	25 100%	29 100%	18 100%	10 100%	19 100%	17 100%	17 100%	65 100%	603 100%
FIRMS ANTICIPATING CHANGES											
DO ANTICIPATE MAKING CHANGES	33%	36%	32%	28%	22%	30%	21%	6%	29%	11%	21%
DO NOT ANTICIPATE MAKING CHANGES	61%	60%	68%	66%	72%	70%	68%	88%	71%	86%	76%
DON'T KNOW	6%	5%	-	7%	6%	-	11%	6%	-	3%	3%

TABLE 87

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1985

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL INTERVIEWED	243	101	105	95	34	21	604
NO ANSWER	-	1	-	-	-	-	1
TOTAL ANSWERING	243 100%	100 100%	105 100%	95 100%	34 100%	21 100%	603 100%
FIRMS ANTICIPATING CHANGES							
DO ANTICIPATE MAKING CHANGES	14%	17%	27%	32%	26%	52%	21%
DO NOT ANTICIPATE MAKING CHANGES	84%	80%	73%	63%	68%	48%	76%
DON'T KNOW	2%	3%	-	5%	6%	-	3%

TABLE 88
ANTICIPATED CHANGES TO POLICY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL ANTICIPATING CHANGES	7	9	3	1	12	14	5	5	7	4	-	128
NO ANSWER; DON'T KNOW	1	-	-	-	2	2	-	-	-	-	-	9
TOTAL ANSWERING	6 100%	9 100%	3 100%	1 100%	10 100%	12 100%	5 100%	5 100%	7 100%	4 100%	- -	119 100%
ANTICIPATED CHANGES												
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	-	-	-	-	-	-	-	-	-	-	-	1%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	-	-	-	-	-	-	-	-	-	-	-	1%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	17%	11%	33%	-	10%	17%	-	-	14%	-	-	8%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	-	11%	-	-	-	-	20%	-	-	-	-	4%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES												
DEVELOPING OR INCREASING EQUITY LOANS	-	-	-	-	-	-	-	-	14%	-	-	3%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	33%	11%	-	100%	10%	8%	-	-	14%	25%	-	11%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	17%	-	-	-	10%	-	-	20%	14%	-	-	5%

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TABLE 88
ANTICIPATED CHANGES TO POLICY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	-	-	-	-	10%	8%	-	-	-	-	-	6%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	-	-	-	-	-	-	-	-	-	25%	-	1%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	-	-	-	-	-	-	-	20%	-	-	-	2%
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	-	-	-	-	-	-	-	-	-	25%	-	1%
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	-	-	-	-	-	8%	-	20%	-	25%	-	8%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	-	-	-	-	-	-	-	-	-	25%	-	2%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	-	22%	67%	-	10%	-	-	20%	57%	-	-	12%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	-	-	-	-	-	8%	-	-	-	-	-	1%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	-	-	-	-	-	-	-	-	-	25%	-	3%

TABLE 88
ANTICIPATED CHANGES TO POLICY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACHS & EQUIP	BANKING FINANCE ACCT & INSUR	DIVER-SIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	-	-	-	-	-	8%	-	-	-	-	-	2%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	-	11%	-	-	-	-	-	20%	14%	-	-	5%
DECREASING OUR ASSISTANCE	17%	-	-	-	20%	8%	-	20%	14%	-	-	10%
DEVELOPING OR LIBERALIZING SPOUSE ASSISTANCE	-	-	-	-	10%	17%	-	-	-	25%	-	8%
ALL OTHER CHANGES	17%	33%	-	-	-	17%	40%	20%	14%	-	-	13%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	-	-	-	-	20%	-	40%	-	-	-	-	5%
DON'T KNOW YET	17%	11%	-	-	-	17%	-	-	-	-	-	11%

TABLE 88

ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL ANTICIPATING CHANGES	6	15	8	8	4	3	4	1	5	7	128
NO ANSWER: DON'T KNOW	-	1	-	2	1	-	-	-	-	-	9
TOTAL ANSWERING	6 100%	14 100%	8 100%	6 100%	3 100%	3 100%	4 100%	1 100%	5 100%	7 100%	119 100%
ANTICIPATED CHANGES											
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	-	-	-	-	-	-	-	-	20%	-	1%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	-	-	-	-	33%	-	-	-	-	-	1%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	-	-	13%	-	-	33%	-	-	-	14%	8%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	33%	7%	-	-	-	-	-	-	-	-	4%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	-	-	-	-	-	-	-	-	-	-	-
DEVELOPING OR INCREASING EQUITY LOANS	-	-	-	-	-	-	25%	-	20%	-	3%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	-	7%	-	17%	67%	-	-	-	20%	-	11%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	-	-	-	-	33%	-	-	-	-	14%	5%

TABLE 88
ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	17%	7%	-	-	33%	-	25%	-	-	14%	6%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	-	-	-	-	-	-	-	-	-	-	1%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	-	7%	-	-	-	-	-	-	-	-	2%
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	-	-	-	-	-	-	-	-	-	-	1%
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	33%	14%	25%	-	-	-	-	-	20%	-	8%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	-	-	-	-	-	-	-	-	-	14%	2%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	17%	14%	-	-	33%	-	-	-	-	-	12%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	-	-	-	-	-	-	-	-	-	-	1%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	-	-	13%	-	-	-	-	-	-	29%	3%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	-	-	-	-	-	-	25%	-	-	-	2%

TABLE 88
ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	-	-	13%	-	-	-	-	100%	20%	-	5%
DECREASING OUR ASSISTANCE	17%	7%	-	-	-	33%	50%	-	-	14%	10%
DEVELOPING OR LIBERALIZING SPOUSE ASSISTANCE	17%	21%	-	-	-	-	-	-	-	14%	8%
ALL OTHER CHANGES	-	7%	13%	33%	33%	-	-	-	20%	-	13%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	-	-	13%	17%	-	-	-	-	-	-	5%
DON'T KNOW YET	-	29%	13%	33%	-	33%	-	-	20%	-	11%

TABLE 88

ANTICIPATED CHANGES TO POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
TOTAL ANTICIPATING CHANGES	33	17	28	30	9	11	128
NO ANSWER; DON'T KNOW	2	1	-	4	-	2	9
TOTAL ANSWERING	31 100%	16 100%	28 100%	26 100%	9 100%	9 100%	119 100%
ANTICIPATED CHANGES							
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	3%	-	-	-	-	-	1%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	-	-	-	4%	-	-	1%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	13%	13%	11%	-	11%	-	8%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	-	6%	-	8%	22%	-	4%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES							
DEVELOPING OR INCREASING EQUITY LOANS	-	13%	4%	-	-	-	3%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	13%	6%	11%	8%	11%	22%	11%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	-	6%	4%	12%	-	11%	5%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	3%	6%	7%	8%	-	11%	6%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	3%	-	-	-	-	-	1%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	-	6%	4%	-	-	-	2%

TABLE 88
ANTICIPATED CHANGES TO POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1984						
	UNDER 25	25 - 49	50 - 99	100 - 249	250 - 499	500 OR MORE	TOTAL
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	-	6%	-	-	-	-	1%
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	6%	-	14%	8%	11%	11%	8%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	3%	-	4%	-	-	-	2%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	3%	6%	4%	31%	22%	11%	12%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	-	-	4%	-	-	-	1%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	3%	-	-	8%	-	11%	3%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	3%	-	-	4%	-	-	2%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	6%	6%	7%	4%	-	-	5%
DECREASING OUR ASSISTANCE	10%	6%	18%	12%	-	-	10%
DEVELOPING OR LIBERALIZING SPOUSE ASSISTANCE	3%	6%	7%	8%	11%	22%	8%
ALL OTHER CHANGES	13%	6%	14%	15%	11%	22%	13%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	10%	13%	-	4%	-	-	5%
DON'T KNOW YET	10%	19%	11%	8%	11%	11%	11%

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